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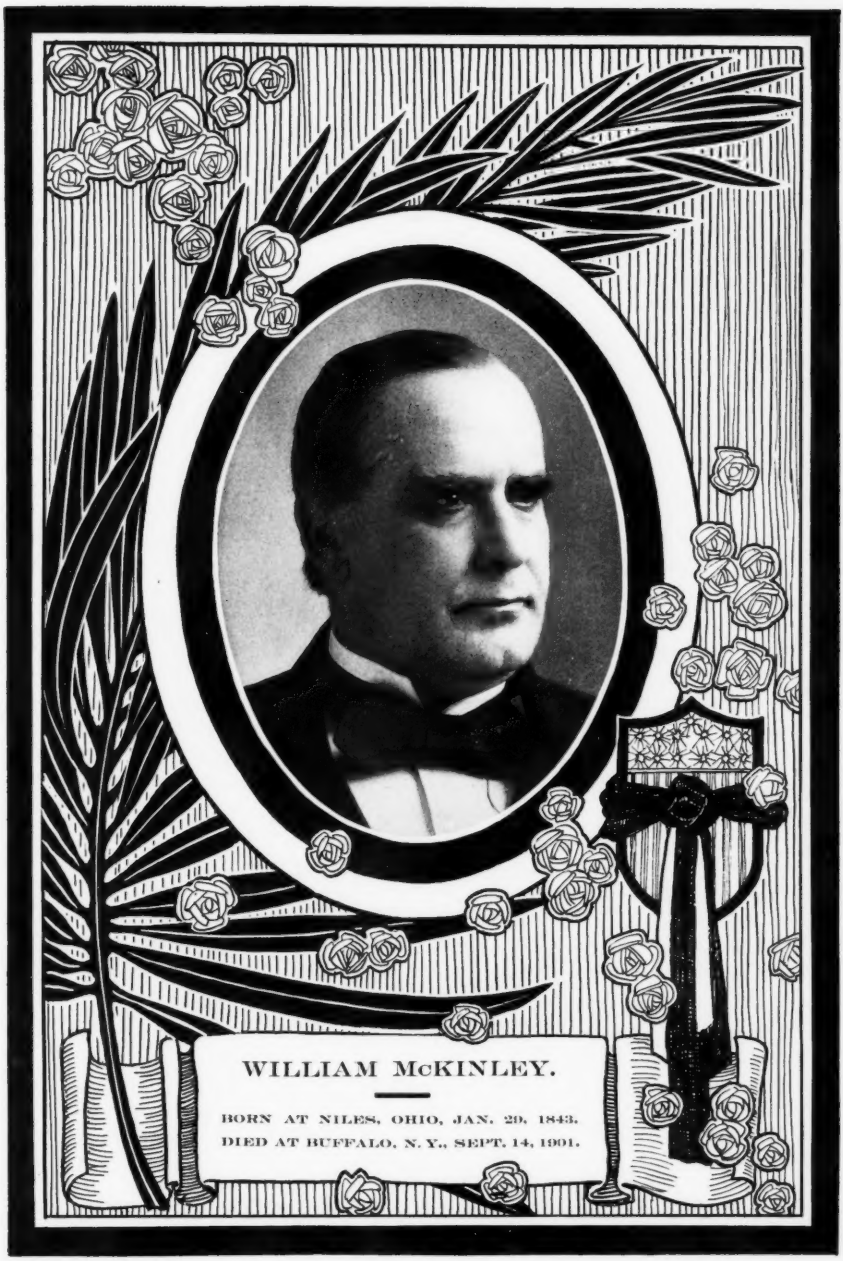
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THE RAND-McNALLY
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THE PASSING OF WILLIAM McKINLEY.

The late President's life is an inspiration to mankind, from the time of his first public appearance to the final hour when with splendid fortitude he bade farewell to his wife, his friends, and his nation.

His career fills a long and eventful chapter in the annals of America. He takes honored place with Washington and Lincoln. Like theirs, his unblemished virtues have become an ideal for the people he loved and served, and like them he was the master of a dramatic epoch. That manifest destiny, in which he had so firm a faith, called him to exalted positions of trust in times of significant emergency. Without Washington, the discordant elements of revolution could not have been federalized; without Lincoln, the dismemberment of the Union could not have been averted; and history will justify the verdict that, without McKinley, the Republic could not have taken the place it now occupies as a leading power among the nations of the world.

History was made rapidly under his regime. Hundreds of new conditions whose complexities there was no precedent to unravel rose constantly throughout his administration. "We have been moving in untried paths, but our steps have been guided by honor and duty; there will be no turning aside, no wavering, no retreat," he said in July of 1900. A statesman of less catholic outlook could not have grasped and solved the world-wide problems that came before him. His judgment on matters of international import was so sound and his diplomacy so far reaching that the whole civilized world, with tender solicitude, counted his last tragic hours and joined with his own people in heartfelt grief at his untimely death. "An eclipsing shadow," says Charles Emory Smith, "went round the world as flags dropped at half mast."

The sentiments uttered at McKinley's bier were not born of the tragedy that overtook him. He had lived to hear the sincere adulations of a united people. His name had long been a synonym of prosperity. In times of peace he labored to foster every reputable industry, and in war he stood for honorable victory. He was a strong, a masterful man. He harmonized the clashing factions of politics. His most virile political opponents delighted to do him honor. "He embarrasses me with his kindness," said Tillman; "he is the finest gentleman who has occupied the President's chair since George Washington."

What McKinley achieved he won by his own, but unselfish effort. He had the commendable ambitions that quicken public men, but his highest thought was to serve. In the supreme moment when he reeled under assassination this characteristic shone forth. His only thought was for others; for his invalid wife, that the news might be borne to her gently; for the assassin, that he should not be subjected to violence; for the Exposition, that it might not suffer financially; and later, as he rallied from the knife of the surgeons, that the American people might not be distressed. The bravery and self-control that had attended all his public career were conspicuous in his dying hours. Benign and loving words to his wife and grief-stricken watchers, a vast and brooding pity for his assailant, and lofty resignation to the inscrutable decrees of God, display his great manliness and heroism. Truly, in the highest sense, the "red slayer" failed to slay, for the deed, unspeakable as it is, serves to emphasize the greatness and glory of the victim.

"He was the highest type of man," says H. H. Kohlsaat, who knew him well and loved him. Like many of the foremost men in the history of the Republic, McKinley rose from obscurity. He came from sturdy stock. Scotch, Irish, German and English blood flowed in his veins. His greatgrandfather, David McKinley, fought in the War of the Revolution. William McKinely, Sr., the father of the martyred President, was the manager of an iron furnace at Niles, Ohio, where on January 29, 1843, was born the boy who was to become one of the greatest figures in modern history.

Educational facilities at Niles were meager then, and in due time the iron worker moved his home to Poland and entered his son at the academy at that place. The father continued to toil sturdily at his furnace, returning to Poland on Saturday nights to spend the Sabbath with his family. The lesson which the labor and devotion of the father taught, the son took to heart, and it was a dominant factor in shaping his character and his economic thought. It instilled in the boy the principle of consideration for those he loved and it awoke in him a deep-seated regard for labor, and the economic conviction that the industries of the country should be fostered by legislation. Unconsciously the iron worker was putting forth efforts that later, through his illustrious son, were to be wrought into the whole fabric of American life.

In the academy at Poland, the youth McKinley was prominent as a debater, and even at that time was marked for the fairness with which he treated his opponents in argument. In 1858 he signalized the spiritual bent in his nature by

identifying himself with the Methodist Episcopal Church, and it is significant of the firmly rooted principles of fidelity in his nature that no emoluments of high place and power ever won him from the faith he espoused in the days of his youth. When the Civil War broke out it found him teaching a country school. His career in that conflict is a part of the proud history of the country. He entered as a private; without political backing he emerged as a major, conspicuous for gallantry in many engagements. He was in the battel of Carnifex Ferry, he fought at Clark's Hollow, at Princeton, W. Va., in the battle of South Mountain, and he participated in the battle of Antietam, "where," says the record, "he distinguished himself by serving meat and coffee under fire, something that had never been done before, and which prompted Col. Rutherford B. Hayes, afterward President of the United States, to recommend him for promotion."

It will be noticed that the first public act which won him recognition was one of thoughtful and merciful consideration for others in an hour of tragic need and peril.

In that Good Samaritan work at Antietam he had done merely what he had believed to be his duty as a commissary sergeant. He was risking his life with calm heroism, and with no thought of winning epaulettes.

Without seeking military honors he was promoted, after having served faithfully fourteen months as a private, to the rank of second lientenant in Company D. Twenty-third Ohio Volunteers, and assigned to the staff of Col. Hayes. "I always look back with pleasure upon those fourteen months which I served in the ranks," he once said, while governor of Ohio. "They taught me a great deal. I was but a schoolboy when I went into the army, and the first year was a formative period in my life, during which I learned much of men and life. I have always been glad that I entered the service as a private and served those months in that capacity." His subsequent military career after the battle of Antietam may be thus summed up:

1863.

February 7—Promoted to be first lieutenant of Company E.

July 19—Fought at Buffington's Island, Ohio, in the campaign against Morgan's raiders.

1864.

May 9—Fought at Cloyd's Mountain, and during that summer participated in numerous other engagements.

July 24—Rendered distinguished services at Winchester, Va.

July 25—Promoted to be captain of Company G, and detailed as acting assistant adjutant general of the First Division, First Army Corps, on the staff of Gen. Carroll.

September 2—Fought at Barryville, Va., and during that same month participated in numerous other engagements.

October 19—Participated in the important battle of Cedar Creek.

1865.

March 13—Brevetted a major of volunteers.

July 26—Honorably discharged from the military service.

He thought at the close of the war that a military life would be congenial, but his father urged him to return to civil life, and the father's counsel prevailed. He studied law and was admitted to the bar in 1867. He went to Canton and there began his practice. He had no money, no influence, and no resources save his genius and his inflexible purpose to succeed; and the larger thought in his plans for success was that he might become a factor of usefulness to his community.

He was not long in impressing himself on the people of Canton. His gracious personality won everyone; his ability as a lawyer was recognized, and it was not long before the Republicans chose him as a nominee for prosecuting attorney of the county. Republican nominations in that district, then overwhelmingly Democratic, had long been regarded as intangible honors, and when young Major McKinley accepted the dubious distinction of candidacy in a community pre-pledged by party loyalty to platforms he could not endorse, it was believed that he was merely gracefully suffering his name to be enrolled on the inglorious roster of defeated aspirants for office.

But those who thus naturally believed him foredoomed to failure had failed to appraise at its value that magnetic personality which for more than a quarter of a century to come was to charm every man of private and public life fortunate enough to come within its influence. In that Democratic stronghold he was elected by an overwhelming majority. Similar success attended him when he ran for Congress, where for fourteen years he helped to shape in important ways the legislation of the country, particularly along substantial economic lines. Repeatedly the Democratic leaders attempted to gerrymander his district, and when at length they succeeded in encompassing his defeat, he displayd his resourcefulness and real mastery by capturing the entire State and was elected its governor.

McKinley's distinguished services in Congress won him both national and international fame. He first rose to popular favor throughout the land during the celebrated debate over the Mills tariff bill.

Samuel J. Randall, Democrat, of Pennsylvania, had secured the floor for an hour's argument against the provisions of the bill, and he was to be followed by McKinley. The Speaker's gavel promptly fell at the expiration of the allotted time with Randall's speech unfinished. He pleaded for an extension, but Mills would not yield. In the midst of the excitement the resonant voice of Congressman McKinley was heard, and he was recognized.

"Mr. Chairman," he said, "I believe I am to be recognized next after the gentleman from Pennsylvania, and I take pleasure in yielding him fifteen minutes of my time." This bit of magnanimity won McKinley the favor of both sides of the House. It was in keeping with the chivalrous sense of courtesy which imparted distinction to his entire career.

When in a national convention there was an effort to stampede the vote to McKinley, he used these memorable words:

"I do request, I do demand, that no delegate who would not cast reflection upon me shall cast a ballot for me."

McKinley's great services in building up the industrial life of America are thoroughly known. He was consistent throughout. As Congressman, he stood for the protection of American interests, and as President he sought to confirm all that had been won in previous efforts. He realized the benefits accruing from a sound money standard. Here are a few of his sayings, uttered in the campaign of 1896:

"A full day's work must be paid in full dollars * * We cannot help labor by reducing the value of the money in which labor is paid. * * You cannot help the farmer by coining more silver; he can only be helped by more consumers for his products. * * The way to help labor is to provide it with steady work and good wages and then to have those good wages always paid in good money. * * A depreciated currency would work disaster to the interests of the people and to none more than those of the workingmen and farmers. * * If we have good wages they are better by being paid in good dollars, and if we have poor wages they are made poorer by being paid in poor dollars. * * The dollar paid to the farmer, the wage earner and the pensioner must continue forever equal in purchasing and debt-paying power to the dollar paid to any government creditor. * * I believe it is a good deal better to open the mills of the United States to the labor of America than to open the mints of the United States to the silver of the world. * * The Republican party stands now, as it has always stood and always will stand, for sound money with which to measure the exchanges of the people; for a dollar that is not only good at home, but good in every market place of the world. * * The menace of 16 to 1 still hangs over us with all its dire consequences to credit, confidence, business and activity; the enemies of sound money are rallying their scattered forces. The people must once more unite and overcome the advocates of repudiation."

His administration during the stirring times of the Spanish war and the active rebellion in the Philippines marks him as one of the greatest statesmen in history. And above all triumphs was his humanity. "No blow," said he, in his reply to the Notification Committee in 1900, "has been struck except for liberty and humanity, and none will be. We will perform without fear every national and international obligation."

That this luminous administration worked marvels in unifying the nation in a closer brotherhood than it had ever known before all sections realize. "We now, almost for the first time in our history," said he at Yankton, South Dakota, in October, 1899, "know no North, no South, no East, no West, but are all for a common country."

The ovation he received throughout the South during his recent itinerary testifified to his success in eliminating old sectional lines. The *New Orleans Picayune,* in describing the scenes attending the receipt of the news in that city that the President could not survive, says:

"It is not often that a people get such a glimpse into the home life of its chief executive as did the people of New Orleans upon the occasion of President McKinley's visit here, and it was this tender, loving glimpse that won their

hearts so completely, so entirely, and which make them feel to-day that the blow which laid the President low was a most dastardly blow, and that it was struck at every home in the land. The people gathered in groups here and there throughout the city, but it is not of the great thoroughfares that the writer speaks, for there the crowds swelled with each passing moment from the hour that it became known that the President could not survive, and all hope was gone; but of the streets that stretch out and beyond, from Carrollton to the barracks, from the river to the woods. Everywhere there were knots and groups, discussing the sad news and recalling every little incident of the President's stay here; around every hearthstone there was something to be told, something that this person or the other had seen and noted, for New Orleans as one body turned out to meet the President that day. The schools were closed, business was suspended, social festivities were stopped. The city gave itself up to twenty-four hours of joy and happiness, and with one great note of loyalty, setting aside all party differences, all thoughts of political affiliations, and remembering only that President McKinley was the head of the nation, and their chief executive, joined hands to greet him."

On the occasion of McKinley's visit to New Orleans he made a speech which is a notable example of that gracious and conciliatory tact which raised him to a place hardly equalled by the greatest diplomat in any age.

"Your governor has well said that we will always have differences," said Mr. McKinley. "Men who think for themselves will always have convictions upon public questions, and these convictions cannot be the same. The difference of opinion is granted, and freely granted, among American freemen, and fully exercised by the American people.

"I was wondering, as your governor was talking, really what were our differences. My eyes turn toward Judge Blanchard, and I recall that we didn't differ about river and harbor improvements (laughter and applause), and that we were in favor of every just and reasonable extension for the improvement of the commerce of the Mississippi river. When I heard the governor tell what I knew so well and had occasion so many times to feel, how the people of Louisiana rallied around the stars and stripes, and were earnestly urging for an opportunity to go to Cuba to fight battles for an oppressed people, and sustain the honor of the government, I could not but think that there was no difference among us about the war with Spain. And when I remembered—it is only a memory—how the citizens of Louisiana gathered about the table of the ways and means committee (laughter and applause) when I had the distinguished honor of presiding over that body, and assured me that they must have protection upon sugar and rice (laughter and applause), then I reflected that there was no difference between us about protection (laughter and applause); certainly none upon the subject of sugar. And, then, when I remembered that this banquet is held to-night in the city of New Orleans, and recalled that it is your territory that has extended more states than any other territory that ever came into the United States, it did seem to me that possibly we were not greatly in disagreement on the subject of expansion. Then I remembered also that you had always been in favor of internal improvements and of external commerce, and we are all for those things. There is nothing we need so much as commerce. Commerce is the great diplomatist. Fair trading makes fast friends. Commerce, like the circulation library, carries enlightenment wherever it goes.

"Am I mistaken when I say that upon another subject we are in agreement? we are all for good money and plenty of it.

"And so, when I remembered what had been told me just before leaving Washington, that I must be careful to speak of nothing about which there would be difference, and my friends said: 'You will be very much limited in your field of discussion'—when I come to reflect, I see what a wide and broad field it is that would take more time than I could claim your attention for here to-night.

"My fellow-citizens, history cannot omit New Orleans from its pages. Its age insures for it reverence and affection, and its past will always engage our interest and admiration. It has the romance of antiquity, the quaintness of the ancient days, combined with a spirit of tireless energy which makes it one of the most progressive of our modern marts of commerce. Its heroic associations have secured for it an enduring place in the annals of the American Republic. It has not always been under the same form of government and the same sovereignty. The map of more than one nation has traced it within its boundaries, and in more than one language its laws have been administered within a period of little more than a century. Jefferson appreciated more than any other public man the commercial and strategic importance of the city of New Orleans, and by treaty which he negotiated, it was annexed to the United States. The standards of Spain and France were displaced by the stars and stripes.

"The flag which Jefferson raised over this city, Jackson successfully defended with the brave volunteers of Tennessee, Louisiana and Mississippi (applause), making illustrious in American history the 8th of January, the day on which was fought the battle of New Orleans."

It is fitting in a magazine devoted to finance that reference be made to the late President's consistent fiscal policies. To the notification committee in 1896 he said that the American people hold the preservation of the financial honor of the country above party fealty, and that they have repeatedly demonstrated that party ties avail nothing when the spotless credit of the government is threatened. To industrial supremacy, to business and commercial prosperity and the stability of the national credit he pledged himself and the party he led.

At the conclusion of nearly four years of administration and legislation, it fell to him again to reply to a notification committee, and on that occasion he said:

"Have those to whom was confided the direction of the government kept their pledges? The record is made up. The people are not unfamiliar with what has been accomplished. The gold standard has been reaffirmed and strengthened. The endless chain has been broken, and the drain upon our gold reserve no longer frets us. The credit of the country has been advanced to the highest place among all nations. We are refunding our bonded debt bearing three and four and five per cent interest at two per cent, a lower rate than that of any other country, and already more than three hundred millions have been so funded with a gain to the governmnt of many millions of dollars. Instead of free silver at 16 to 1 for which our opponents contended four years ago, legislation has been enacted which, while utilizing all forms of our money, secures one fixed value for every dollar, and that the best known to the civilized world. A tariff which protects American labor and industry and provides ample revenue has been written in public law. We have lower interest and higher wages; more money and fewer mort-

gages. The world's markets have been opened to American products, which go now where they have never gone before. We have passed from a bond-issuing to a bond-paying nation; from a nation of borrowrs to a nation of lenders; from a deficiency in revenue to a surplus; from fear to confidence; from enforced idleness to profitable employment. The public faith has been upheld; public order has been maintained. We have prosperity at home and prestige abroad."

His last words to the American people, uttered at Buffalo the day before he was struck down, were a reaffirmation of the principles to which he had devoted his life, and as Assistant Attorney General Beck said at the funeral exercises at Philadelphia, "This farewell address of William McKinley will hereafter rank with the second inaugural of Lincoln and the immortal farewell address of the Father of his Country, not merely," says Mr. Beck, "because of the pathos which always accompanies a farewell, but because his words of promise fell from his lips with the grace of a benediction."

"God and man," said McKinley in this farewell, "have linked the nations together," and he concluded his speech with this lofty sentiment: "Let us ever remember that our interest is in accord, not conflict, and that our real eminence rests in the victories of peace, not those of war. We hope that all who are represented here may be moved to higher and nobler effort for their own and the world's good, and that out of this city may come not only greater commerce and trade for us all, but more essential than these, relations of mutual respect, confidence and friendship which will deepen and endure.

"Our earnest prayer is that God will graciously vouchsafe prosperity, happiness and peace to all our neighbors, and like blessings to all the peoples and powers of earth."

It is little wonder, as the telegraphs of the world repeated, that services were held in the great capitals of Europe and in the chief cities of the South American Republics, and that in Peking, Manila, Bombay, and many other far distant points, sorrow deep and genuine at the passing of this great man, was manifested.

President McKinley's life and death constitute a permanent enrichment of history. "Count no man living until he is dead," said the Rev. Dr. Paxton epigrammatically in his eloquent memorial address in Washington, "for until a man is dead we cannot tell how much or how little of him the grave will contain." These are true words and they apply with telling force to the late President. McKinley is not entombed at Canton. He lives in the love and veneration of a nation. And so long as great and generous deeds continue to quicken the affection and admiration of the world, William McKinley will remain one of the most inspiring figures in the annals of man.

MILTON E. AILES.

FRENCH SAVINGS BANK OPERATIONS.

The statement of the operations of the ordinary or trustee savings banks in France for the first six months in the year shows the deposits exceed the withdrawals of money by 40,834,453 francs.

ADVANTAGES OF A CENTRAL NATIONAL BANK

The most common remedy proposed for the present sub-treasury system has been the substitution of a central national bank, which would to a greater or lesser extent be under the control of the Government, in fact would be a rehabilitation of the first United States Bank. Should the Government undertake such a method of carrying on its banking business it would become a more equable factor in the industrial community and in the money market, for a central bank would obviate the fault of the independent treasury insomuch as it would afford a medium through which the collections of the Government could be deposited and immediately, if necessary or essential, redistributed.

Such a bank, if incorporated, would in time become a counterpart of the imperial institutions in Europe, the Bank of England and of France. It would sooner or later be viewed by the public as a corporation whose solvency was practically guaranteed by the Government. Its accounts would undoubtedly include much of the reserve money of the smaller institutions throughout the country, and it might thus become such a factor in financial circles that on the strength of its credit would lie the strength of the whole credit fabric. In fact, it would be looked upon as a Government bank, it would gain a corresponding prestige, and it would be an immense power, for good if properly managed, for evil if politics are pursued not in harmony with most conservative measures. All this is not theoretical reasoning, for the Bank of England, an institution of the same character, clothed with the same power, is looked upon as a corporation that cannot become bankrupt, and holds in its vaults a very considerable portion of the reserve accounts of banks throughout the land. It must always have at hand enough legal tender to pay out freely in case of a monetary stringency or panic, and should it at some period find itself unable to meet the demands made upon it a panic of unusual fury would very likely be the result, for it would involve almost the entire banking field.

The advocacy of such an institution has had, and always will have, however, very determined opposition, in fact so determined that it would probably be many years before it could be incorporated. On this side would be found the conservative element, who are averse to Government accounts being in any place liable to business depressions, and also the prejudice existing among many citizens against banks or, in fact, any apparent money power. These factors have formed so decided an opposition that many needed reforms in the banking and currency laws, which contemplated less of a revolution in present conditions, that the organization of a central bank, have been thwarted.

That there ought to be some change in the present system is a demonstrated fact. The sub-treasury system is not in the slightest degree a co-operative business influence, but is in fact a rather disturbing element, and its only commendable attribute is that it is an absolutely safe means for the Government to carry on its banking business, as it can in no wise be influenced by general

business depressions. Were it impossible to achieve this end in any other manner than the present, the opposition of the conservative element might be worthy of some respect. But it has been clearly proven that methods may be employed which would prevent any large glut of money in the Treasury vaults to the detriment of the money market and at the same time preserve the present protective features. The fluctuations in the Government's receipts and expenditures are exceedingly large. There are periods in which the receipts greatly overbalance the expenditures, and this contingency usually results in a tie-up of large amounts of money that should be in the regular channels of circulation. Should this surplus be accumulated in a time of incipient panic, its sentimental effect on the money market is derogatory and sometimes exceedingly bad.

However, under the present system no relief can be immediately afforded such a condition because of the inadequacy of the methods that can be employed to return such revenues into circulation. In fact, there are only two such methods which the Secretary can employ. One of them is to buy Government bonds in the open market, and the other to place public moneys with National Banks on a counter deposit of Government bonds as security. On their face, these two plans would seem to be comprehensive enough to allow the Secretary of the Treasury to aid panicy conditions should he so desire. They are, however, liable to come into conflict with each other. For instance, the Government has now accumulated a surplus of sixty or seventy millions of dollars. The policy of the Treasury Department has generally been to reduce the national debt in times when the receipts largely over-balance the expenditures and the outlook is that such a condition will continue for some time to come. That is the policy of the present Secretary of the Treasury. It so happens, however, that at the present time the price of Government securities, owing to artificial conditions, are extraordinarily high; in fact, so high that the Secretary of the Treasury has made his own price at which he would buy these bonds. Consequently, as the market price is higher than his own, he has been unable to secure any such amounts as would make an appreciable inroad upon the accumulated and ever-accumulating surplus. Therefore the money is lying idle in the Treasury vaults, and at present without having any effect on the money market. The crop-moving period is near however, and money will be very essential, so essential that interest rates are apt to soar. All the exchange medium obtainable should be ready at this time to prevent a stringency in the money market. Looking over the field, however, the only means of relief that could be afforded, in such a contingency, would necessarily come from the Government. The Seeretary has not been able by the purchase of bonds to put much of his surplus back into circulation, and he would have to resort to the National Banks, by making them public depositories, and depositing with them the accumulated cash. The banks would in their turn, should he contemplate doing this, have to go into the market and purchase Government bonds to make the counter deposit necessary for security for any money that he might place with them. It is, then, evident that this course would mean competition against the Government in the bond market,

which would still further enhance prices and naturally prohibit the Treasury from securing any more of these securities. Therefore, by the inauguration of the plan to increase public moneys in banks, the Secretary would necessarily defeat his original aim of reducing the national debt, or he would have to allow the money market to take care of itself. Which plan he would pursue is, of course, problematical.

There are two plans, however, that present themselves which would not only afford a good medium for the collection and distribution of Government revenues, but would be entirely safe. One of these plans would be to place all collections of the Government with the various Clearing House Associations of the large cities as regular deposits, necessitating no counter deposit of anything as security. This money would then be guaranteed practically by the combined banks which made up the Clearing House Association, and could be loaned by this association at its discretion to the various banks. This money being a regular deposit would draw 2 per cent per annum, and thus the plan would not only prevent any glut of money in the Government vaults, but would prevent the withdrawal of money from the legitimate channels of circulation, would bring the Government an income, and be of benefit to the business community.

Another plan would be to place all revenues with the National Banks of the various cities pro rata with the capital of the combined institutions as compared with other cities, and then distribute the money among the banks pro rata with their capital as compared with the other banks. That is, the city whose banking capital combined is the largest would receive the largest deposit, as divided among cities, and the banks with the largest capital would secure the largest deposits as divided among banks. To this plan no favoritism objection could be raised, as all would be treated alike, and there would be an extremely small risk attending such a system. The Government might, to further protect itself in a case of this kind, become a preferred creditor, and then in most cases be able to get back the money deposited should an institution become insolvent. In fact, a table has been prepared which shows that if such a plan had gone into effect at the time National Institutions were chartered, the Government would, in the thirty-six years of their existence, have not lost one dollar, but would have been in receipt of thirty-two millions of dollars in interest.

This latter plans suggests itself as the most feasible one, and should any action be taken during the next session of Congress, which is rather improbable, such a scheme should receive due consideration.

NICARAGUA'S BANK CLOSED.

The Supreme Court of Nicaragua has declared that the London Bank of Central America, Limited, has no legal standing in that country. The bank went into liquidation June 15, 1901. Nicaragua is thus left without any banking institution.

FINANCIAL AND COMMERCIAL OUTLOOK.

The stability of the existing commercial and industrial prosperity of the United States was put to the test by the dastardly assassination of President McKinley. The tragic death of the man was the cause of heartfelt and universal grief throughout the country. The death of the official only proved the truth of the words of Garfield that "God reigns, and the government at Washington still lives." Although the late President was at the helm of a ship that had entered strange waters, although he was leading the country into a wider sphere, and was a potent factor in a new and unbounded prosperity, yet no appreciable disturbance has been experienced. Not a cloud has appeared over the political or industrial horizon.

Providential circumstances aided in preventing any distressing conditions, for after the first shock incident to the shooting the world gained confidence by the favorable bulletins issued by the President's attending physicians. An equilibrium was reached and maintained until the worst fears were realized. But almost in the same breath that carried the sad news of the fatal termination of the President's wounds came the announcement of the new President that he was determined to carry out the policies of his predecessor. So determind was his utterance in this respect that it carried conviction to all.

But much as this statement may have meant to the country at large, sight should no be lost of the methods pursued by the Secretary of the Treasury to avert anything like panic in the speculative and money markets. Even barring extraordinary conditions the situation in the money market was not the brightest. The crop moving period was at hand, money was demanded in the west, and it is seldom that this period is passed without monetary stringency at the financial centers of more or less importance. The stock market is so closely allied with the money market that the slightest derangement in one has a corresponding favorable or unfavorable effect on the other. Here again, however, scarcely a ripple was caused by the passing away of the chief executive. The Secretary of the Treasury skillfully and judiciously utilized his surplus. He exhibited to the financial community his willingness to aid the situation, and although his material help was not great, the sentimental effect produced by his policy instilled confidence, and confidence was all that was needed to tide over the perilous moment.

Now William McKinley is only a memory, but a precious memory indeed, and the trend of events goes on as before. The conditions in the industrial and commercial world have been little changed, avenues of business are prosperous with bright prospects for a continuance. If there are breakers ahead they are not now discernible. The cotton crop has turned out excellently; the corn crop is short. Railroads report increased earnings, the iron and steel industry is again in full blast, and the government still continues to be somewhat embarrassed by a decided excess of revenues over expenditures. In this latter situation the Secretary of the Treasury is using every endeavor to prevent a glut of money in the

Treasury vaults, but he is handicapped in his means to redistribute surpluses, and despite all he can do his credit balance grows larger and larger. Up to September 27th he had succeeded in purchasing in the open market for this fiscal year, $20,111,750 par value of government securities for which he disbursed, including premiums, $25,077,722. Up to within the past few weeks purchases were confined to the 3, 4, and 5 per cent issues of all short term bonds, but upon the death of President McKinley, with danger of a monetary stringency imminent, bids were invited for $20,000,000 of bonds including the 4 per cent bonds of 1925. Under this offer bids to the amount of $7,508,000 were received, mostly long fours. The buying of government bonds is the only method the Secretary of the Treasury is now pursuing to recirculate accumulated funds. When the Secretary inaugurated this policy he was inclined to disburse about $50,000,000 of the surplus, and unless he has changed his mind he will soon cease to distribute money in this direction. Besides this the only other means the Secretary has to disburse his surplus is to increase his funds with the national banks or have Congress take some steps to reduce taxation. This latter would not seem to be wise, however, for there is absolutely no hardship imposed by the taxes now enforced. As it is the $40,000,000 that has already been cut from the war revenue tax has had little effect on the total, although no doubt in time a diminished revenue will result. However, the situation in government finances is perplexing, not distressing, and undoubtedly the surplus will be well taken care of.

The unfavorable conditions in the iron and steel industry has to some extent been remedied. The strike of the workmen has been at least temporarily settled, but not favorable to the strikers. This leaves the spirit of discontent still rife in the ranks. President Shaeffer has been blamed for the unsatisfactory outcome, but it was impossible to see any other ending to such a ridiculous contention as was made by the Amalgamated Association. But the start to an amicable settlement has been made, and it is therefore the appointed time to attempt in every possible way to provide for peaceful settlement of disputes in the future. Profit-sharing is a means to that end, and it is possible that the distribution of steel shares to the working men might result in the prevention of strife and deadlock. This plan has already been advocated.

The steel and iron business is prosperous, and many delayed orders are being filled. The future is not as bright as it might be, however. Already the foreign demand has fallen off, while sooner or later the domestic demand will be decreased, and with the extensive enlargement of productive facilities over-production is not only possible but probable.

Railroad prosperity still continues. The gross and net earnings of 113 roads for July are $7,000,000 greater than for the same month during the year 1900. The gross earnings for July, 1901, were $105,000,000, and the net earnings $35,500,000. The gross earnings during the month of July, 1900, were $93,000,000, and the net earnings were $28,000,000. The gross earnings of 99 roads for the period from January 1 to July 31, 1901, were $596,000,000, and the net earnings during the same period $192,000,000, as against $139,000,000 gross in 1900

and $165,000,000 net in the same time. For this period the increase has been $26,000,000.

The steel strike undoubtedly had a depressing effect on the eastern roads and the diminished crops must have had a like influence on the southwestern roads and granger in particular. The prospect for a continuance of large railroad earnings is very good, for the last year or two has seen considerablue improvement in the systems and the addition of many small lines in the specially profitable districts.

The monetary situation is growing better each day. The difficulty experienced because of the increased demand for funds in the interior is likely to be met without unusual exertion. The movement of money must soon tend back towards the east for the crop moving will be past, and the demand for money in the west diminished. If the period at hand is passed satisfactorily it is not probable that any very tight market will be experienced for some time to come. Were the New York bankers more careful of their reserves, and did they prepare for an extraordinary period of demand for funds they would not need to fear such increased demands. They are exceedingly careless of their reserves and seem to be firm in the belief that during the time of extraordinary demand for money from the interior relief will be afforded them by the Treasury Department. Should this source be cut off they would undoubtedly find themselves many times in a distressing position.

It will be interesting to note the attitude of President Roosevelt regarding the reciprocity treaties that have been held up by Congress, and also the movement headed by Congressman Babcock to amend the tariff so as to reduce the duties on manufactured articles in which the United States has reached a high degree of perfection. The steel industry is the principal point of attack, for it is believed that even with a considerable reduction in the tariff the United States steel and iron corporations could successfully compete with foreign producers. At the same time it would be in the nature of a reciprocity measure which might open in a freer manner the markets of the European countries. It is believed that President Roosevelt will, after carefully considering the situation, make some strong recommendations in favor of reciprocal trade relations.

GROWTH FROM SMALL BEGINNING.

As an instance showing how much may come from a small beginning the successful career of the Dantzig Savings Bank is worth relating. About forty years ago the bank was started with a capital of about $2,200, divided into thirty shares of $75 each, the shareholders binding themselves never to take a greater dividend than 4 per cent. They probably did not think that their venture would attain a turnover in 1899 of almost $50,000,000. The interest rate paid by the bank is 3½ per cent. Out of its surplus profits the largest and best hospital for surgery cases in the town of Dantzig has been built, and from time to time numerous public works and charities have been benefited by it with no sparing hand.

LARGE AND SMALL ACCOUNTS.

There are many paradoxes in theoretical banking. One is that money locked up in the vault, the cash reserve, although in gold, and tied securely in bags where it remains sometimes for months unopened, is the most active money in the world, being the basis of checks and drafts. And it is true.

So, be it for a day or a month, idle money makes up the sum total of deposits. Banks live upon balances, the unused balances of trade.

Banks are not theoretically savings institutions. They do not prosper upon the money hid away in closet cranies and old clothes and between the leaves of books. And as any experienced banker knows the money of an inactive account is laid away for a rainy day and is a sum too small usually to seek a profitable investment.

We know that a very small per cent of trade is done with actual money. But money is needful to pay balances. Being more conveniently kept in a bank, where much counting may be saved by the use of checks, if we take all the banks we shall find in them, at any given time, all the money of the country, save that which is hoarded, and that which remains in the tills of the merchant and the pockets of the people. Of the latter, when times are "flush" and confidence abundant, a larger amount finds its way into, and remains in the bank, than in times of depression. And at all times this amount fluctuates.

Coming to one bank its general deposits rise and fall in proportion not only to the wealth and prosperity of its customers, but to the use which they have for their money, the rapidity of that use or transit through the bank, the trend of that money toward domestic trade or foreign, and the percentage of trades between customers of the same institution. Thus if the customers of a given bank bought and sold between themselves entirely, and obtained all their credit accommodations from the same bank, its deposits would be the same from day to day, varying only as checks or money would remain temporarily in the pockets of an individual before reaching the bank. Because of this latter element, mercantile accounts, while assuming for short periods large proportions, fall suddenly with the different seasons of the year, taking the money of a section, which has been received through the sale of its produce, and sending it far into other parts. Take an active personal account. It may be suddenly augmented by a salary or wage-check, but soon is reduced to pay bills. And while, if its owner be saving and frugal, such an account will grow for a time, when it becomes susceptible of investment it is quickly withdrawn. It may return to the same institution, it may not. Deposits are always less frequent than checks and usually larger.

Let us return. Money is for use in trade. Its use nowadays is comprised in settling differences of trade, paying balances. It is placed in the banks for this purpose—to be checked against. Never used, money is worthless. Accumulation is not the purpose of banks of deposit. Note therefore: The tendency of business is to reduce bank accounts to their minimum. After paying all debts, what is left belongs to the individual. That which cannot for the time being be invested

remains. *The unused balance is the normal bank account.* It makes the stable element in the banker's calculations.

Therefore experienced bankers say it is better to have one hundred accounts of one hundred dollars each than ten accounts of one thousand dollars each. Theoretically the small account is to be preferred to the large one. Indeed, the disproportionately large account must be set aside, as it were, and remembered, and not relied upon in general averages. It is a menace, because liable to disrupt the proportion of accounts by a sudden withdrawal. If allowed to be submerged in the sum total of deposits and forgotten, it may serve under pressure of active demand for loans to disturb the lawful reserve. In a large business a small number of accounts will be of this character and of course are not all withdrawn at once, but prudence requires that their own averages be ascertained.

Some banks advertise the growth of their business by stating the number of accounts, showing comparative increase. While this may not indicate volume of business, all depends upon the locality, it bespeaks a condition satisfactory to the banker. Good will is sometimes more in evidence in the small than large account. Very frequently business interests and complications control the large account while purely voluntary friendship and trust direct the small one. The good word and favor of the owner goes with the free-will account. As an inspiration of confidence in others this often outweighs the monetary value thereof.

The principle of regarding the average size of the account as a basis for measuring credit is not an imperative one. It is well recognized in large commercial accounts. But, as has been wisely said, no prudent banker will loan money on a losing business. And yet such a one may keep a handsome balance at all times. The law, in its wisdom, prohibits too great loans to one person or firm. And the well known adage about carrying all the eggs in one basket applies here. The bank strives to treat all customers fairly, and as it is implied that the depositor will ask accommodation at the bank where he keeps his account, it obtains that credit must be limited in order that favors be proportionately distributed.

It follows that the small accounts, contrary to a somewhat prevalent belief, are highly prized by the good banker. They necessarily lay the foundation for a large number of small loans. These are desirable both for safety and profit.

Accordingly the intercourse between banker and customer should be maintained with due regard. On the part of the banker a willingness to recognize the worth of the account, all conditions being favorable. On the part of the customer a freedom to ask credit and to use it in aggressive trade.

As old and comprehensive a writer as Gilbert states clearly the public utility of the bank in declaring that credit is based upon honesty and activity, in a word, upon character. The poor, industrious, frugal, careful, thoughtful young man is more highly regarded than the riotous, extravagant, hap-hazard, sportive, rich one. And this, too, regardless in part, of the size of their respective accounts.

The young business man can have no better friend than the banker. He should strive uprightly. His credit will grow not only with his financial strength but with the confidence his course inspires. The banker can do no wiser thing than to discreetly encourage the young men in business, for out of these are the future millionaires made.

CHARLES W. STEVENSON.

SECRETARY GAGE'S TRIBUTE TO THE LATE PRESIDENT.

"The Treasury Decisions" for the week ending September 20th, contains the following tribute from Secretary Gage:

It has been thought proper to make sad but official announcement in this issue of "Treasury Decisions" of the tragic death of William McKinley, twenty-fifth President of the United States, and to give some expression of that tribute which his character and deeds compel.

It needed not the shadows of death to make the figure of the late President loom large in the estimate of mankind.

The Republic he loved, he lived to broaden and unify as no previous President had done. Under his prudent and far-seeing statesmanship it took exalted place in the community of nations.

From his place as private citizen, on through many and increasing honors to his final post as ruler of his people, he remained true to the highest ideals.

By the people of the nation at large and by the world he was known, and will live in grateful annals, as a gentleman of noble heart, an affectionate husband, a sturdy friend, and a faithful and illustrious President.

In a long public life ever open to his fellows, nothing was ever found, even by intemperate partisan zeal, that would cast a shade upon his character.

The kindly and unselfish attributes which his colleagues knew and loved the public felt, and now men of every faith and following join in reverent acknowledgement of those distinctive virtues and abilities that lift him among the truly great of all ages.

The passing of presidents and kings usually evokes tributes of praise, but in William McKinley's life there was an element that made him more than ruler, and which, in the hour of his death, is above the tribute of speech and tears.

The ordinary tributes paid to the memory of the great when they pass from earth utterly fail to satisfy the mind in an attempted application of them to our dead President.

L. J. Gage,
Secretary.

CENTRAL AMERICAN BONDS DESTROYED.

The Government of Salvador recently destroyed by fire the bonds known as the English debt, contracted in 1889-1892, amounting to about $4,000,000. These bonds had been cancelled by an English company in compensation for certain rights and privileges in the Salvador Railway, which was formerly controlled and operated by the Government. The amount of bonds so destroyed aggregated $3,584,300, leaving about $11,000 more to be destroyed. By the cancellation and destruction of these bonds the Government of Salvador is relieved of all foreign debt.

WIDENING OUR INVESTMENT FIELD.

We are becoming in the United States more and more an international market for the bonds of foreign governments. As yet we have only made some good beginnings, but they point the way to the possibility of great developments along the line of investment in this country in government securities of other nations. England, Germany, Russia, Sweden and Mexico have all found here markets for substantial blocks of their securities. Negotiations are just now said to be under way for the sale here of a large amount of Japanese gold bonds. The introduction into our security markets of foreign government issues gives a wider range to our financial view and makes interesting and useful the study of financial conditions in far away lands.

Count Masayoshi Matsukata, Minister of State for Finance in the Yamagata Cabinet, which preceded the cabinet of Marquis Ito, made a memorable report upon the "Post-Bellum Financial Administration in Japan—1896-1900," which has recently been published by the Japanese Government.

In March, 1895, the Emperor intrusted to Count Matsukata the difficult task of administering the finances of the Empire, which were in a sad state of confusion and deficiency. A complete readjustment was necessary, and Count Matsukata, immediately upon assuming the responsible post of honor and difficulty, prepared a scheme of finance that he was finally enabled to carry through to a successful issue. He had the gratification of seeing the finances of his country restored to a secure footing, and industrial and social conditions made prosperous and stable, says Japan and America.

Official life is still apt to be brief in Tokyo, and Count Matsukata experienced the usual vicissitudes of fortune. In August, 1895, he was succeeded in office by Count Watanabe, but was reappointed Minister of Finance in September, 1896. In January, 1898, he was again relieved of his post, being succeeded by Count Inouye. Count Inouye drew up the financial budget for 1899-1900, and when Count Matsukata was again placed in charge of the financial portfolio he discovered that there would be a deficit of 37,600,000 yen for that year. This state of affairs led to the increase of the sake tax and a general raising of taxes on other articles, about which so much criticism has been written and spoken since. That the increase in taxes was justified, that, indeed, it was absolutely necessary, and that it proved to be beneficial in the end, has been completely demonstrated by the improved conditions throughout the Empire.

Count Matsukata thus describes the situation:

It is needless to repeat that all these financial difficulties were due to the great change wrought by the late war on the position of Japan, which necessitated the expansion of the State expenditures for various measures connected with armament, diplomacy, education, communication, industry, etc. This expansion was so sudden and so great that immediately a large deficit was created in the revenue of the country; while at the same time a great distress came to prevail among the industrial classes, owing to certain unavoidable causes.

Twice had the Imperial Diet been dissolved in succession and the National Treasury was almost empty. The state of affairs demanded the adoption of some thorough-going measures of relief; otherwise things would have reached such a pass that the post-bellum enterprises would have had to be given up before its completion, the national progress and development stopped, and the political machinery of the country would have ceased to move altogether. I saw immediately on examining the budget for 1899-1900 that there would be a deficit of about 37,600,000 yen. No other course was now possible to pursue but to resort to an increased taxation.

Most fortunately the Imperial Diet adopted the measures proposed by the government. The result was an increase of the national revenue by about 40,000,000 yen, and the raising of a foreign loan in London, in June, 1899, of the sum, according to the face value of the bonds, of 10,000,000 pounds. Thus was at last attained the object aimed at of relieving a most distressing condition of national finance.

The government was now at last enabled, in preparing the budget for 1900-1901, to abandon the habit of employing temporary makeshifts, and instead, to depend on revenues resting on a secure basis; and, moreover, to balance all ordinary expenditures with the ordinary receipts and also take proper steps toward obtaining a revenue needed for meeting the extraordinary expenditures. The parity between the receipts and the expenditures was restored and the national finance at last brought back to its normal path of progress.

The results of the China-Japanese war of 1894-1895 have made it necessary for the government to undertake so many new enterprises that the annual expenditures, which used to be about 80,000,000 yen, rose suddenly to the sum of 200,000,000 yen in the budget of 1896-97, and kept on increasing still further until, for 1900-1901, it stood at about 250,000,000 yen—an increase, so sudden and so large, completely revolutionizing the financial situation of the country. In drawing up the post-bellum financial measures, it has been the policy of the government to aim at bringing about the economic growth of the country along with the financial, as the only policy destined to produce a lasting result. For this reason, while on the one hand the government resorted to the increased taxation and to the public loan in order to obtain the increased revenue which was needed to meet a greatly expended budget, on the other the coinage system was revised and the organs of monetary circulation were expanded and other measures taken with the view to the industrial growth of the country.

Among the more important of the enterprises undertaken by the government between 1896 and 1900, may be mentioned the expansion of the military and naval armament, establishment of the iron foundry, the improvement and extension of railways, the extension of telephone service, of telegraph and navigation lines, the founding of the Kyoto Imperial University, of the second higher normal school, the second higher commercial school, the sixth higher school, the higher polytechnic school, and the higher agriculture and forestry school, the establishment of the Industrial Bank of Japan, of local industrial banks, of the

Bank of Formosa, of the Hokkaido Colonial Bank, as well as the measures taken for the settlement of affairs in Formosa, and a scheme for the river works at home, and other measures for the encouragement of agriculture, industry and commerce.

The indemnity collected from China after the successful termination of the war, 365,194,997 yen, or half as many dollars, put Japan in possession of ready money, but the Emperor and his administration held it as an almost sacred trust —the fruits of national valor and sacrifice. It was but natural, therefore, that much of the fund should have been spent in preparing the defenses of the Empire, by sea and land. Says Count Matsukata:

The government took particular care as to the ways of spending the Chinese indemnity. A part of it was set apart for the use of the imperial household, and other parts spent for military and naval expansion, and for setting up the iron foundry, while still other portions were set aside as permanent funds, i. e., the fund for war vessels and torpedoes, the providence fund in reserve for calamities, and the fund in aid of the national education—all these various uses being calculated either to perpetuate the memory of the victorious war or to confer lasting benefits on the nation at large.

The government has not forgotten to take every necessary measure for the improvement and extension of the means of communication, along with taking measures calculated to perfect the means of national defense—believing that in order to lay firmly the foundations of national finance, it was necessary to develop industrial resources of the country. And since the perfection of organization for the monetary circulation would be essential to the healthy growth of the nation, the government has thought fit, in view of the prevailing condition of the money market, to enlarge the authority of the Bank of Japan in regard to its power of issuing notes on the reserve of securities. The government has also founded the Industrial Bank of Japan and local industrial banks in order to encourage the development of agriculture and industry.

Lastly, as it was seen that, at a time when the foreign trade of the country was rapidly expanding, along with the development of commerce and industry at home as a result of the victorious war, the effect of the depreciation of silver was most damaging to the foreign trade, as well as to the growing commerce and industry at home, the government took steps to adopt the gold standard as an essential means of insuring the safe carrying out of the post-bellum financial measures.

A careful reading of this very valuable report, which throws a flood of needed light upon the financial situation of Japan in years of difficulty, if also years of glory and national exultation and development, will do much toward clearing away whatever doubt may exist as to the thoroughly satisfactory and progressive condition of financial affairs in Japan.

THE SUB-TREASURY SYSTEM.

Raymond E. Dodge, in *Money,* argues that the sub-treasury system is a bar to American industrial progress. His article is reproduced herewith in full:

The sub-treasury system is a relic of the days when many merchants, after the closing of the old Bank of the United States, preferred to keep their cash in private strong boxes rather than trust it to the insecure state banks of Van Buren's administration. Originally the independent treasury plan was a makeshft to avoid the use of local banks, and nearly every change in its method of operation has been of the same nature. While the average business man of to-day is quick to appreciate every new plan to make money circulate more rapidly, the men who defend the sub-treasury system are conspicuous for adherence to its primitive methods of security, without regard to the cost of the use of money or of unnecessary inconvenience to trade.

To this persistence in the retention of the Sub-Treasury has been due most of the monetary disturbances of the past sixty years. Politicians have realized only within the past decade to what an extent the absurd restrictions of the American Treasury plan have impeded American commerce and trade. Realization, however, has not been sufficient to produce political remedies. Many of the leaders of both parties are so imbued with the traditions of their youth, so afraid of being classed as a supporter of capital against labor, or so litle familiar with the necessities of modern progress, that they affect spasms of conservatism, or of fear, for the liberties of the people, whenever progressive and public-spirited citizens call attention to the defects of the present Sub-Treasury.

The sub-treasury system is simply a set of Federal bureaus selected to receive from different departments, and agencies of the Government, revenues classed as "customs, internal revenue and miscellaneous receipts." For convenience in recent years, postmasters and internal revenue officers are permitted to deposit their receipts in designated national bank depositories, from which transfers of funds are made to the general Treasury; within the banks these funds remain in circulation as a part of the bank credit power. But custom-house receipts are deposited in the sub-treasuries directly. All funds deposited in sub-treasuries must be retained until paid out upon warrant duly authorized.

Thus the Sub-Treasury is more of the nature of a safe deposit vault than of a bank. In its strong boxes in various cities of the Union are stored hundreds of millions of dollars. The last Treasury report shows that over one thousand millions of dollars were thus held in Treasury vaults. In that vast hoard is more than 45 per cent of all of the legal tender money of the Union, represented in circulation by non-legal tender certificates of deposit.

If any bank were to lock up 45 per cent of all the legal tender money of the country in its vaults, and were to issue to the people alleged paper money in the shape of legal tender notes or non-legal tender certificates as a forced substitute for coined money, a revolution would impend in the United States. But

because that plan is in force by virtue of the enactments of representatives of political parties, placed in temporary administration of national affairs, the people submit without a murmur to all the evils thus inflicted in the name of liberty.

If a central bank were established upon the plan of the Bank of France, to hold on deposit the funds of the Government, or if any other bank properly managed under the control of the Government were to be authorized to accept on deposit all of the Federal revenues, those funds would be left in circulation as a part of the credit power of the banking system of the country. In that event, however, a large part of the political patronage at the disposal of each administration would be abolished. But the financial affairs of the Government would be administered upon a business basis. More than that, the amount of coined money thus restored to circulation would aggregate more than $12 per capita. This fact is commended to the attention of the politicians of both parties who have such a tender regard for the interests of the greenback.

The Sub-Treasury is an engine of contraction of the volume of money in circulation, to a much greater degree than before the Civil War. Howell Cobb, Buchanan's Secretary of the Treasury, reported that in the fiscal year of 1860, the total receipts of the Treasury were $81,091,309, and the expenditures were $77,462,102, a surplus of $3,529,207, or 4 per cent of the receipts. Secretary Gage has reported that during the fiscal year of 1901, the receipts were $585,-848,309, and the expenditures $509,983,310, a surplus of $75,864,999. Thus, at present, the surplus is over 12 per cent of the total receipts. Evidently the Sub-Treasury, as an engine of contraction, is more than three times as powerful as it was in 1860, or before it became an agency for the issue of paper money. The contraction of the money of the people in circulation was one of the most important parts of the indictment of the banks by William J. Bryan. Will that indictment be made by the same leader against the Sub-Treasury?

Prof. David Kinley, of the University of Wisconsin, in his work on "The Independent Treasury," forcibly depicts the vicious operations of that system. He says:

It has been said that if the Government would pay its debts so as to avoid having a surplus on hand the evil effects of the Independent Treasury in alternately contracting and expanding the currency would not occur. This statement can hardly hold; it overlooks the characteristic feature of the system—namely, its irregularity of action. The receipts of the Government flow into its vaults in a continuous stream, while payments are periodic. It receives money every day, but the bulk of its payments is made every three months. It must gather beforehand a sufficient amount to meet its payments. That means that for three months money is being withdrawn from circulation, and that at the end of the quarter it is thrown back into circulation and into the banks all, or nearly all, at once. In this irregularity of action on the money market lies the harm of the system. . . .

The difficulty is still further enhanced by the fact that the withdrawal of money from circulation must continue some time before the contraction is shown in market quotations. But the evils of contraction are felt long before they become manifest in prices. . . .

Of course the effect of the spasmodic variation is felt in speculation. But the influence of speculation on prices makes itself felt all through business, if the variations are more than what may be called momentary. Every business man who has outstanding debts secured by bonds or stocks as collateral has to provide additional security if his bonds or stocks depreciate under the speculative influence. In order to do so he may have to reduce his capital, or curtail his expenses, or sell his goods at a loss; and the solidarity of business interests is such that injury to one line of business will have a tendency to react unfavorably on others, and so affect a large part of the community or even of the country.

Since the days of Cobb, the Sub-Treasury has become notorious as the instrument of inflation as well as of contraction. Under various laws of Congress, from 1861, hundreds of millions of dollars of paper money of different kinds have been pumped into the channels of trade. Under the Sherman act of 1890, the last legal tender issue was made, amounting to over $155,000,000. But the plan of certificates of deposit to this day continues to force coined money into the Treasury and to substitute non-legal tender money for the use of the banks and the people. The plethora of paper money has merely changed from legal tender to non-legal tenders.

Inflation of the volume of money in circulation occurs periodically when Treasury funds are disbursed. At such times the payments have an immediate effect upon business operations, producing expansion of loans to an unusual degree for a few days. In addition, the Independent Treasury, in connection with a surplus revenue, is responsible for the policy of forced debt payment. When the surplus grows large, the Secretary of the Treasury is compelled to get rid of some of it in purchasing bonds, even when he must pay large premiums to do so. But neither plan has afforded much reduction of the present surplus. The direct effect of such purchases has been to raise the price of bonds and to diminish the amount of bonds available to banks for deposit in the Treasury, to increase their circulation of notes. In time of need this plan operates to prevent expansion of notes to meet an emergency.

Business interests expected that the currency law of 1900 would include provisions to reform the restrictive features of both the banking system and the Sub-Treasury methods of operation to contract the currency. They have been disappointed. After a year's trial of the new law it is found that the changes, heralded by partisans as the acme of reform, have not materially changed the system, nor broken the "endless chain" of greenback redemption.

The total redemptions of greenbacks and Treasury notes of 1890, from 1879 to March 14, 1900, a period of twenty-one years, were $649,661,902, nearly $150,000,000 more than the total amount of both issues, and an annual average of $30,936,281. In the fifteen months ending July 1, 1901, the total redemptions in gold for the two classes of notes have exceeded the average, for the redemptions amounted to $45,264,695. It is evident that the law of 1900 has not broken the "endless chain." And when we examine other items of Treasury reports, it is also painfully evident that no radical reforms have been instituted to better the actual condition of the Treasury funds. Whatever change has come in these conditions has been wholly due to general improvement in the industrial

interests of the Union. The old methods, which have several times nearly ruined business interests and facilitated business troubles, are still in operation, except that deficiencies in revenue now cannot be charged to the currency account.

The gold in the general fund has become a liability to replenish the gold reserve, that gold added to the gold reserve amounts to $205,363,844, but legal tender notes in circulation, less those in the Treasury, were over $380,000,000, an excess of uncovered notes amounting to $174,887,171. This condition is not new, but is ignored by the simple expedient of omitting to enter the greenbacks as a liability against the gold reserve, though Treasury notes of 1890 are held against trust funds.

The Treasury reports place Treasury notes of 1890 as a liability against the trust funds, but balance against them silver dollars of 1890, to the amount of $993,503, and silver bullion of 1890 (cost value), $46,789,497, as against the $47,783,000 notes in circulation. But these assets of the trust fund are practically unavailable cash assets, for the law makes these notes a direct liability upon the gold reserve and the gold in the general fund. The so-called silver assets in the trust funds are available only when silver dollars are demanded in exchange for Treasury notes of 1890; for other purposes, that kind of assets may not be used, except in compliance with law.

Aside from the gold in the general fund of the Treasury, which, since 1900, became liable for redemption purposes to replenish the gold reserve, the assets held as cash in that fund include $56,428,074, in items which are not strictly available cash assets. They include gold certificates and silver certificates which may be reissued upon deposits of coin, silver bullion, fractional and minor silver coin, and bonds and interest awaiting reimbursement, none of which are legal tender in payment of obligations in large amounts.

If these funds and assets of the Government were held in a central bank upon the plan of the Bank of France, which in that country is the medium of both bullion and small change transactions, these unavailable cash assets of this Government would be part of the Treasury balance in bank, and would require no Treasury calculations to make use of in payments.

All the rest of the Treasury funds are trust funds and the gold reserve. The trust funds held $288,957,689, in gold coin and bullion, and $435,014,000 in silver dollars, represented in circulation by certificates of deposit which have no legal-tender power. Though held as an asset, they have no bearing upon the condition of the Treasury, being merely trust funds. Under a central bank system like that of France, there would be no certificates of deposit nor trust funds of that kind held by the Government. People there sell their gold and silver to the Bank of France outright.

Bank notes issued in this country are not counted as cash while in their issuing bank, as is the plan of the Treasury. The Government takes a license in its bookkeeping which, if indulged in by a national bank, would be instant cause for proceedings by the Comptroller of the Currency against the offending institution.

The Government never thinks it necessary to keep a reserve in coin against

its gold notes of even 50 per cent in any emergency. But it rigorously insists that a national bank, as a preliminary to beginning business, shall purchase an amount of national bonds proportioned to its capital; that every one hundred dollars of circulating notes issued to a bank shall be secured by a deposit in the Treasury of bonds equal at par to the aggregate amount of the notes issued. That is, to secure notes of $100,000 for circulation, a national bank must have on deposit in the Treasury bonds of the par value of $100,000, which may have cost the bank anywhere from $105,000 to $135,000, according to market rates, when purchased, or which may be obtained by borrowing, with interest charges for such accommodation.

Nor is the Government more liberal with its national bank depositories. The vigilant care of the Treasury over the affairs of its national banks is in inverse proportion to the degree of laxity displayed in its own methods of reporting assets and liabilities. While it deems less than 40 per cent security in coin sufficient to protect its own notes, it requires from 105 to 135 per cent security for both circulating notes of national banks and for its deposits of Treasury funds in national bank depositories. Such depositories must purchase and keep on deposit in the Treasury national bonds worth from 105 upward in the market to secure deposits from the Government at 100.

There appears to be some reason for frequent failures of national banks, in view of the large amounts of capital which must be locked up in Government bonds to secure circulation and deposits. It is an excess of caution which cripples in a great degree the use of what is called "bank credit power," from which comes bank profits. Without reference to the bank reserve funds and redemption funds, which lock up cash items from accommodation operations, the national banks of the United States, on April 24th, had deposited in the Treasury Government bonds to the enormous amount of $434,623,280, of which $323,511,830 were to secure circulation of $317,202,078 in bank notes. The premiums alone amounted to $8,520,701, and the total security for deposits of the Treasury and notes represented 139.7 per cent. None of these bonds can be withdrawn and sold in an emergency, no matter what may be the straits of a national banking institution. By this plan the Government can instantly realize upon its claims, no matter what happens to the ordinary depositor. In state banks the depositors are better protected.

When conservative business interests are urged to rally to the support of a financial system which has become, in the hands of the politicians, an instrument of political control, with the ever-present menace of more restrictive measures, and of more charges for alleged "privileges," there comes a limit to patience under unjust exactions. The Independent Treasury was never designed to become a gigantic instrument for the issue of paper money, nor to dominate over the banks, for political purposes, or to furnish a means of forced purchase of Government bonds. Those features of disturbance to business interests were grafted upon the general plan of Jacksonian days to suit the purposes of John Sherman and his associates to establish a paper money system with bonds instead of coin as a foundation for currency.

Sherman and his associates urged their plans in the emergency of civil war and lack of a central bank system to fortify the Government in its struggle for existence. They secured adoption of a fiat money policy under the plea of emergency as a test of patriotism, and in spite of the protests of the wisest leaders of the Republican party of that day. Nothing but emergency pleas forced the greenback measure through, and nothing but pleas of emergency have so long delayed its repeal. The object of the gold standard of 1837 was to secure a circulation of coined money, not a paper money system. The mistake of that day, and Sherman's opportunity, was in refusing to support that standard for a coined circulation by the establishment of a proper central bank to manage the fiscal affairs of the Government. Prof. Kinley said further:

Under the Independent Treasury system the Government must itself maintain the gold standard. But it can do so only if its receipts are in gold to a sufficient degree.

Thus the Sub-Treasury system is a direct obstacle to the establishment of a gold currency among the people and for the use of the banks as the instruments of commercial operations. The strongest opponents to-day of all plans to abolish the Sub-Treasury system are not the old-line Democrats, who opposed William J. Bryan in 1896; they are the class of politicians who, for purely selfish purposes, seek to retain the Sub-Treasury system because upon it has been grafted the principle of issue of fiat money. They have realized that without the Independent Treasury those theories of fiat money would fade like the pernicious currency doctrines of John Law.

"TRUSTS" VII. EVILS OF MANIPULATION AND SPECULATION.

The chief argument for rigid governmental control of the private corporation lies in regarding the investment of all its powers an act of the people for the good of all the people. All its powers are held in trust for the public good, and no management in the interest of profits, no relation of managers to stockholders, is allowed to stand in the way of the larger trust, the uses of which belong to the people. The relation is less in the nature of a contract between a political and private corporation than between a creator and creature, than between the whole Government and a permissible device thereof.

Yet it is an impossibility that government having to do with the maintenance of individual rights by means of political forms should have the power to wisely administer the management of a corporation which must sustain competition and bend to commercial needs!

It appears that only the most general requirements may be made by the political government upon the corporation private. Nor does it seem practicable that a governmental commission may be appointed which shall have such judicial wisdom and foresight as to be able to determine when the public good has been conserved by the industrial corporation, for the rule may be laid down

as universal in commercial affairs that that which nearest supplies the wants and needs of mankind wins in the competitive race for survival.

But when the lesser trust denoted by the duty of managers to stockholders is considered, there is uncovered, without doubt, the cause of many ill-acquired fortunes, and one of the darkest chapters in the commercial and financial history of the United States.

Non-participating stockholders, let us remember, are of two classes, investors and speculators. Often, as a matter of fact, small investors and holders of corporate stocks have little more voice in control than those who buy shares on the exchange for speculative purposes. Proxies are secured by officers and majorities in shares control; while policies, in the nature of things, cannot be discussed within the hearing of the stockholders, cannot often be foreseen and directed by even boards of directors, and must be left to official judgment. But this the investor who reasonably buys, knows; and if he cannot secure his rights he has no one to blame but himself, for he cannot be debarred from voicing his power to the extent of his stock holdings. If he finds this inadequate, then wisdom should dictate some other form of investment.

The manipulation of corporations is made possible and easy, however, by the control of the price of shares in the market, and it is well to examine the influence of speculation herein before charging upon the corporation itself all the sinister evils which go to destroy the liberties of the people and the freedom of opportunity in trade. It may be found that an element in human nature outside the "soulless" corporation adds fuel to the fire.

Without declaring speculation to be wrong, even where the chance turns upon fictitious circumstances, we are yet allowed to assert that only by means of this speculation are managers and stock manipulators able to seize control of the "trust" organization at the opportune time and destroy the power of minority holders and utterly subvert the purposes and profits of the corporation.

Having control, in some cases, stocks are watered, bonds are issued and sold, improvements are planned out of earnings, dividends are declared out of undivided profits. In many other ways, when there is the disposition so to do, millions may be put into the pockets of these temporary majority holders, after which the stocks may be again sold and distributed into the hands of non-participating and speculative holders, to be bandied about and "traded in" until the time comes for another raid. All this is done independent of the working management of the corporation, the success of which depends upon the ability of the officers, the natural fitness of the service rendered the commerce of the country, and the vigor and alertness with which the company meets the changing conditions of progress and the needs of the times.

In attempting therefore to control the corporation in the interest of all the people, the relation of the public to the corporation with reference to the prevalence of speculation must be taken into account. The evil of mismanagement largely grows out of the evil (if it may be so called) in the heart of the people, a people willing to countenance a speculation which is by many deemed a form of gambling.

Whether right or wrong, it sufficiently illustrates the point that until this greed be purged from the commerce of the country, its consequences within the corporation cannot be charged with all the evils which befall the honest toiler whose opportunity is seemingly curtailed by the so-called "trust."

That speculation in stocks and shares is increasing, permeating the masses of the people of small means, cannot be doubted. That the offering of new stocks and bonds by consolidated corporations affords the means of a renewed riot of speculation is readily believed.

And after the over-speculation, the panic!

The advent of these large corporations and their relation to commerce is a startling, intricate, absorbing question. It is essential to the welfare of business, a term which may be used to include all avocations, that credit be preserved unshaken. It is not only necessary that "suspicion" shall "sleep," and credit be stable, but that it shall be adequate. The effect therefore of the "trust" upon the stability of credit may well be studied.

Credit depends upon credit. The man who promises to pay depends not only upon his own exertions to produce the new article, raise the new crop, or uncover the new raw material, but he depends on his faith in the man who is to pay him. Were this not true credit would soon run down the descending scale in a direct but diminished line. All business is interchangeable. Credit ramifies through the whole. And after the country is developed and commerce supreme, the credit is collateral as well as direct. One branch of industry depends upon the success of another. One man expects to pay his own debts with the debts owing to another under him. It is not faith in what labor alone may do in the way of original production of value, but upon the stable continuance of all commerce as it exists. Hence the need of a sufficient and stable medium of exchange and of adequate and stable credit.

Now there are centers of credit, as there are of exchange. Not only does the man of small means, the country merchant say, stand as the one upon whom the wholesaler depends, but the country merchant depends upon the credit the wholesaler has with the importer. Merchants, all things being even, buy nearest home, and it is important, as will be seen, that these centers of credit, as the centers of exchange, be well distributed. The highest depends upon the lowest, the lowest upon the highest, but all upon distribution for power and stability. If the great center be far removed from the individual, toiler, producer, and consumer, it cannot return its credit strength, nor can it rely upon direct and wide distribution. Too great consolidation therefore strains and curtails credit from this viewpoint. Take the bank as an example. If the New York central credit fountain has exhausted its credit for its own benefit, say in an enterprise foreign to banking, it cannot aid its correspondent as it otherwise could, and the correspondent is powerless to aid its dependents. It is the same with manufacturing industries, which are so concentrated as to be removed from the various producing and exchanging localities.

The volume of credit depends upon the numbers engaged in the successive steps of production and distribution and it follows that corporations which con-

solidate industries and cut out intermediate factors diminish credit. It does not follow, however, that these intermediate factors are forbidden thus to exist or that the readjustment consequent thereon will not soon open new avenues of credit making.

The "trust" operates against an even credit another way. Stock in these huge industrial corporations is widely distributed. Every owner of a share surrenders to the concern his credit-getting strength in proportion to his stock, while the corporation is so remote as to aid him not at all.

Thus, if there were no local millers, the farmer could get no bread-credit though perchance he own stock in the "millers' trust."

Yet there is an offset here in the bonds of the consolidated corporation which sends its credit-getting power back to the people, which bonds are a circulating credit; and in the cheap money to the individual borrower by reason of the begging, idle capital misplaced through the consolidation, and seeking quick investment.

Again, the "trust" must in the nature of things attack the markets of the world. It must have an enormous credit to do this, for the element of time between buying and selling is increased. It uses all personal or operative credit-getting strength, thus, in a way that renders it powerless to help its feeders. Nor are its bonds of particular credit-strength to localities where the former individual corporated factories were situated or mayhap continue to be situated.

In addition to this, as you go up in the scale in the size of business enterprise, the value of good-will increases. And where the intangible value of business increases, the watering of stock is possible and may be, nay is, practiced in certain cases. Over-capitalization thus comes about and the stability of credit and values diminished.

Lastly, these industrial stocks are listed on the exchanges of the country. Speculation ensues. Speculation inflates credit. And the danger from shrinkage in values becomes an added peril to all business because, as we have said, all business is interdependent, and the whole of credit is the basis of commerce, credit operating collaterally in its effect upon all lines of business.

From an economic point of view and especially in their relation to credit, the life blood of trade, these recent huge consolidations are to be viewed with some misgiving.

It is unlikely that they will at any time entangle the banks, for the wise and farseeing central banker will not allow himself to become the slave of any one corporation, or of any class of them, much less the untried colossus larger than himself.

Credit is not illimitable; and panics are the result of sudden contractions of credit. Here the definition "suspicion asleep" comes into force. The "trust" being such a large user of credit, and bearing such a doubtful influence in its stability, must operate to weaken general credit, and make the panic more probable, and more deadly and destructive when it comes.

If speculation could be prohibited, the danger might be allayed. But when

the time comes—the cause may be an entirely extraneous one—for values to shrink, the colossal corporations in industry may find they are economically powerless to avert catastrophe to themselves, while hastening, by the weakness of their structure or the weight of their downfall, the general chaos and ruin. Full values, careful management, helpful services, are the only safeguards.

CHARLES W. STEVENSON.

LEIPZIGER BANK FAILURE.

No event for many years has created such disturbance in German financial circles as the failure of the German Leipziger Bank. It held a prominent position among the European Continental banks. While its capital amounted to 48,000,000 marks, its liabilities to the public were 95,000,000 marks, which is considered a large sum for a German bank. While efforts were made to avoid actual suspension, by efforts made by other banks, it was found that its position was so bad that it was better that the institution go into liquidation, because it was thought that if the assets of the bank could be readily realized upon not much loss would fall upon the stockholders and depositors. This action has been fully justified by disclosures which have been made since the failure.

Preliminary investigations showed that lax methods of business had been followed in many instances, and so serious did the authorities take the matter that several of the leading officials of the bank have been placed under arrest. It appears that the chief cause of the failure was the close connection of the Leipziger Bank with a concern known as the Cassel Treber-Trocknung Company. To this company the bank had advanced in one form or another $21,225,000, or more than its capital and deposits combined. It seems that all of the resources of the institution must have been devoted to these advances, and the bank latterly must have been in the position of borrowing from other banks in order to uphold the wildcat company which finally caused its downfall. This company, it is said, may be classed as an electrical undertaking. The company was formed originally for the purpose of utilizing the waste refuse of breweries, but the management had extended its business into many other channels and by the formation of a series of subsidiary companies to work the new processes, had so conducted its financial operations that dividends of from 25 to 50 per cent had been paid, which, of course, permitted flourishing statements of its condition to be laid before the public.

The German financial press and prominent financiers of the country long ago warned the public against the operations of this company, but without effect. Influenced by the assistance of the Leipziger Bank, the shares were advanced as high as 850 per cent premium. Efforts were made to find a market in London for the shares of this company, but information as to the character of the enterprise caused a failure in the London market. It appears now that the accounts of the company are in a most confused condition, and the managing director has been compelled to fly from the country.

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BANKRUPTCY AND PREFERENCES A LA MODE.

Three years ago to-day, the referees in bankruptcy of the Northern District of New York received their commissions; the Bankruptcy Law of 1898 went into force on August 1st. Then commenced a new relation between the commercial lawyer and the subordinate federal bench —a sort of partnership in the interpretation and administration of a new and untried statute. It is fitting that, after these years of working together, some of the results of that work be sketched. Such is my purpose to-day—first, in general terms and briefly, and then more at length, of the most remarkable product of that partnership, the new-fangled, unconscious, innocuous "preference" of which we now hear so much.

At the outset, then, the belief may be expressed that this relation has been profitable to you gentlemen of the bar. Indeed, as most of the referees look upon their lessening bank accounts, they have sometimes thought that, like certain proverbial partnerships, you gentlemen, after three years of working together, have the money, and they the experience. But such an experience! Such an opportunity! A new statute, a practice to originate, old principles to apply to new conditions, ambiguous clauses to be interpreted for the first time, with now the financial freedom of a fellow man at stake, now the determination of important property rights, now the enforcement of equities between creditors which for nearly a quarter of a century had been ignored by both bar and bench! Of a very truth, ours has been a pioneering through an almost pathless part of equity jurisprudence! How well we have blazed our way is for neither of us to say. Some results may be stated in passing.

The law was intended to relieve debtors. Nearly fifty thousand have been discharged. Some rascals, doubtless, but most of them honest victims of circumstances. The nation is better for these commercial freed-men. So, viewed broadly, are their creditors, for with freedom has at last come—what did not exist before—opportunity to pay.

A new practice has been worked out, based on, but, to a certain extent, in spite of, the general orders prescribed by the Supreme Court. A few simple rules have been promulgated in the various districts, a few dozen forms; and practitioners in bankruptcy, as well as the administering referees, have found it easy to work out results. To those of us from code states, smothered as we are by thousands of sections on practice, the ease with which the goal may be reached in bankruptcy procedure, and the absence of decisions turning on contested points of practice, have been refreshing. Thus, it has come about that practice in bankruptcy is not limited to a few specialists, but is undertaken by all; thus, too, that in a comparatively short time the proper procedure is well settled almost everywhere, and, where not settled, in each given case may be quickly found if the attorney in charge but proceeds toward his motion, or trial, or review, in the simplest and most lawyer-like way.

Not until seven years after its passage had the courts so interpreted the Bankruptcy Law of 1867 as to warrant Congress in amending out its defects. There were reasons for this. The bar of that day had few commercial lawyers; the law was still a profession, not, as now, a business, too. The system of reporting was archaic; important decisions were filed and published at leisure. Not so under the present law. Two admirable bank-

ruptcy reports, ably annotated and supplying advance sheets, have brought the latest decisions promptly to the service of both bar and bench; while a succession of treatises and text-books has hastened the settlement of questions under the law. To-day, while on some questions this circuit or district may disagree with its neighbor on some minor point, most of the important questions are already out of the way—some of them without resorting to the Supreme Court—and the well-informed commercial lawyer is able to advise clients safely, without leaving his library.

It is unnecessary in this presence to review the more important features of the present law. It has developed surprising weakness and equally surprising strength. Its objections to discharge might as well have been printed in invisible ink; in some referee districts not one discharge has been refused; the scandal of it is that, in many cases, the court has searched the statutes in vain to find warrant for withholding discharges, which it was convinced should not be granted. Amendments will, however, soon cure this. On the other hand, as a preventive of preferences—after all, the touchstone of all true bankruptcy laws—this statute goes surprisingly far. Neither intent nor more than passive acquiescence on the part of the debtor are necessary to the third act of bankruptcy, or to the voiding of liens through legal proceedings within four months of the filing of the petition. As a result, and it was a result devoutly to be wished, preferences have largely ceased, the family and the local banks have lost their advantage, and that equality between creditors which is equity is at last the rule. On the other hand, because of omissions and weaknesses in the bankruptcy law, insolvent corporations are in many states still administered exclusively in the state courts. While, on the contrary, the administration of bankruptcy estates under this law has been as economical as was that under the law of 1867, extravagant.

These conditions, therefore, warrant an effort to amend now. That work has already been undertaken. Most of you are familiar with the activities of the National Association of Referees in Bankruptcy. Speaking for my brethren, may I not say that our purpose is patriotic, and, so far as we see the way, our method scientific. We recognize that, in this nation, with its many states, with the laws of those states reaching only to state lines, yet with an interstate trade that meshes the whole country together, an uniform law controlling on insolvency and the distribution of a debtor's assets is, in the long run, absolutely essential; and, at much sacrifice of time, we are doing our part as lawyers to retain what is good in the law that we have and to improve it by proper amendments. Just now the Referees' Association is about to meet in convention at Buffalo, and will there block out an investigation of the practical workings of the present law, as understood by the commercial community, a work undertaken by it at the request of Chairman Ray of the Judiciary Committee of the House of Representatives. This investigation will take the form of questions mailed to business men all over the country, the replies to which, when gathered in, will be supplemented by such suggestions as associations like yours care to give, as well as the individual experience of lawyers and laymen everywhere, the whole to be embodied in a report addressed to Congress through Mr. Ray, accompanied by a bill to carry out its recommendations. Thus, it is hoped, the law will be amended along conservative lines and in those particulars which shall commend themselves to the greatest number of our people.

Such, briefly sketched, is the result of three years of the bankruptcy law. That you have thought it a success is evidenced by your resolutions year after year. If it is a success, we have together wrought well. Let us now do better by amending it toward the hoped-for ideal. —a law which, on the one hand, will discharge only those who are honest, and, on the other, by making preferences impossible, will compel prorating among all.

There is but one cloud on the horizon. In these dog days of 1901, it has grown to considerable proportions. Therefore, should it be carefully noted, and, if possible, dissipated. I mean, of course, the midsummer madness that springs from the Supreme Court's recent decision in Pirie et al vs. Chicago Title and Trust Co. Not that that decision is erroneous as a technical interpretation of the mere words of the statute; but, rather, that it

is not founded on the true and historic principles on which bankruptcy laws rest. The satirist Hogarth once exploited a like artificiality; and the walls of the National Gallery in London are to this day eloquent of that alliance between man and woman where the one seeks position, the other wealth, and the relation thus created, lacking the cement of affection, leads to confusion and shame. The great artist called his series of pictures "Marriage *a la mode*," the type of the artificial, the unfortunate, the unnatural. May we not then call the new-born fraud that results when an insolvent debtor pays his creditor on account in due course of trade—a "fraud" that is equally artificial, unfortunate, unnatural, in fact, which is not a fraud at all—a preference *a la mode*.

Now, why? The argument is advanced by many that this decision of the Supreme Court is not merely technically correct, but expressive of correct principles, and for these reasons: One, because the creditor has an election to surrender the payment or not; second, because the ancient doctrine protecting payments in due course really sanctioned inequality of distribution, and was, therefore, wrong; and third, because any modification in the present rule, by permitting the retention of partial payments, would "create preferences of the worst character." Let us briefly examine these views:

One. It is true that the part-paid creditor has an election and that "this is the favor of the law to his innocence." But the difficulty is that he does not and, until very late in the administration of a case cannot, know whether to surrender his payment or to turn from the bankruptcy court in doubt and consequent disgust. Not so his neighbor who has been preferred by receiving a payment in full. His innocence is as clear, yet he need not make an election, but, rather, go his way rejoicing, preferred, nay, as to his fellow-part-paid creditor, doubly, perhaps trebly, fraudulently preferred. This is diligence with a vengeance, passive diligence protected to one hundred per cent in one case, and to an election in another! And this in a so-called uniform bankruptcy law!

Two. The argument here is that, to use the figures in the Pirie vs. Trust Co. case, it is inequitable that one creditor who collects 30 per cent in due course, shortly prior to the bankruptcy but without knowledge of insolvency or intention on the part of the debtor to prefer, should be permitted to retain it, and also collect the 15 per cent paid by the trustee in the bankruptcy proceeding, thus getting 45 per cent, while other creditors receive but 15 per cent. Passing over the suggestion in reply that it is equally inequitable as to both the above classes that a certain other creditor gets the 100 per cent he has innocently collected during the same period, the real answer is found in the suggestions that, historically considered, fraud has always had a something of wrong in it, even the conventional fraud which men have called a preference, and that, while, as Judge McKenna observes, "the true object of a bankruptcy act, so far as creditors are concerned, is to secure equality of distribution, "he omitted to add that this distribution must be made as of a certain day and only of property vested either in law or in equity in the bankrupt on that day. Apply this principle to the arguments of the preferentialists and the fallacy of their position will appear. However, more of this later.

Third. As for the third contention, that of expediency, the real fact is that, where a failure is honest but unexpected, nearly, if not quite, all creditors will have received partial payments during the interdicted period. It is only in dishonest failures that such payments are few, and then, as a rule, to affiliation creditors and favored banks. In honest failures, then, surrender of payments is an unnecessary hardship; in dishonest, as the law now stands, surrender of fraudulent payments is not difficult to compel. Nor will an "interpretation that will permit a man to retain this payment on account and prove for the balance create preferences of the worst character," for the very simple reason that, as failures go, not one payment in twenty, within a reasonable period of bankruptcy, is even with reasonable cause to believe a preference intended. It will always be difficult to recover a really guilty preference; it always has been. But why sanction as principle an enactment which says in effect that, rather than let one guilty creditor escape, a score of innocents shall be punished? I, for one, am not willing to assume that

our commercial morality has reached such a level as to require this drastic treatment. No, the true, the immemorial test is guilt or innocence, and, in preferences as in crimes, rather let us sanction by law the escape of one commercial criminal than the punishment or even harassment of a score who are innocent of guile.

The problem is really neither difficult nor doubtful. Its answer rests on principles that are hoary with years. If you would solve it, ask yourself but two questions: First, what is the common, the ancient meaning of "preference"? and second, what is the cleavage day of equality on which distributions must be made?

Put aside for the time the statutory meaning, for this discussion is outside the statute. Indeed, the recent decision demonstrates that the statutory definition of preference, when applied to innocent partial payments, is, from the standpoint of juridical and statutory history, revolutionary in the extreme. Our Anglo-Saxon ancestors believed that punishment prevented wrong; as early as 1623, they maimed and pilloried the preferring debtor. Not until 1768 were preferences private wrongs, and then only through the invention of a constructive fraud by Lord Mansfield. There was no statutory definition of preference in England until 1824, or in her bankruptcy laws until that of 1869. So, likewise, in the United States. The interdiction of preferences as constructive frauds has always been decreed by our courts. But there was no statutory definition in a federal law until the bankruptcy law of 1841.

Now, throughout the multitudes of decisions and the score of statutes which have defined the meaning of "preferences," with the single exception of the present law, one idea has run—that is, to use Lord Mansfield's words: "Fraud on the eve of bankruptcy." In England payments in due course of trade have always been protected by the courts and, from 1746 to this day, by statute. In the United States, while there has been no statutory protection, the same rule has, until the present law, always been recognized. Such is the experience of the generations of great and good lawyers that have gone. Yet now comes a new generation and declares to the recipient of a part payment in due course:

"Behold the money in your hand. How came you by it? Your debtor paid it to you, say you? Forsooth, he intended to cheat. All debtors do! And you are no better. No creditors are! You are caught red-handed. Give up your ill-gotten gain, or get out of court."

Now, I am old-fashioned enough to prefer English methods to Spanish, to believe that innocence should be presumed rather than guilt, and, further, to conclude that, where three centuries of commercial usage have developed and sustained principles, we can take them as pole stars and from them box the compass of our laws. So doing, the fallacy behind our present day preference *a la mode* appears. The test has been, must be, "covin, collusion or confederacy to injure a third person." It is historic, it is Anglo-Saxic, it is reasonable. Apply it to a vast majority of partial payments in due course, and the case is clear. There is no guilt. No one has been "preferred."

Artificial days of cleavage in bankruptcy are necessary. There must be some day when what was legally the property of a bankrupt becomes legally the property of his creditors, and so distributable by their trustee; some day before but not after which his discharge shall have effect. In England there are several such artificial days, the determining test being that of bona fides, as, for instance, the provision which vests property in the trustee as of the day, not earlier than three months before the adjudication, of the commission of the first act of bankruptcy—i. e., the day of the first wrong on creditors. We, too, have always had arbitrary days of cleavage; in the present law, for instance, the day the petition is filed, if the transaction is in due course, and the day four months before that day, if the transaction is inherently or constructively wrong. Thus, we vest title to property in possession on, we give effect to discharges as of, and we protect innocent transactions with the bankrupt before, the day the petition is filed; but we compel the surrender of guilty payments, dissolve liens for antecedent debts or obtained by legal proceedings (both of which are constructive frauds) and declare certain wrongful transactions acts of bankruptcy, all if, and only if, made within four months of that day. The distinction—bona or mala

fides—is basic. It runs through all our bankruptcy statutes. Each transaction between debtor and creditor is in equity right or wrong. There is no middle ground. The creditor is either a sheep or a goat. The law should tolerate no hybrids.

Now, if Pirie vs. Chicago Title & Trust Co. be founded on principle, that is just what the law does. Or, rather, it transforms a large class of the sheep into goats. A new distinction has been created. Instead of the bad who must give up perforce, and the good who should not, we have the bad who must, the good who should not, and *the suspected who may.* But why stop here? A few are honest enough to go to the logical result and declare for giving effect to discharge and distribution as of an artificial day some months back, but these are but few. As a rule, the preferentialists see not the abyss that is before them.

If part-paid creditors are so presumptively guilty that they must surrender all collections within the fraud period before proving the balance of their claims, a like presumption should be asserted against full-paid creditors.

If these suspicions as to creditors are well founded all bankrupts are surely equally rogues, and there is no safety short of vesting titles on, dating discharges from, and voiding all commercial transactions after, the dead line day.

If the inherent immorality of the American business man is so great as to require this, where is the end, short of a new day of cleavage three, four or six months back of the bankruptcy, thus creating a period during which no commercial transactions can be deemed closed, no rights fixed?

And, if this be the ultimate, what, I ask, becomes of the credit system of the United States?

No, no, the ancient day of cleavage for transactions in due course should continue. The goats should remain all goats, the sheep all sheep. The bankruptcy law was intended to accomplish equality, *but equality, fraud being absent, as of the day the petition is filed.* In principle, it is wrong to require the innocent part-paid creditor to surrender that which is his, that he may get that which is his also. Let us brush away the mists that have been dimming our vision, lest the commercial classes say of this statute, as did Dante of Fraud:

"His face the semblance of a just man wore,
The rest was serpent all."

If we do not, have a care lest another Thomas Dekker head the list of the moral pestilences of the present day, not with "Fraudulent Bankruptcy," as did that sage and poet of centuries ago, but with, alas! "The Bankruptcy Law of 1898."

WILLIAM H. HOTCHKISS,
Referee in Bankruptcy.

Address delivered at the seventh annual convention of the Commercial Law League of America at Put-in-Bay, Ohio, July 26, 1901.

LARGER RAILWAY DIVIDENDS.

New and enlarged dividend distributions by our railroad companies still constitute one of the noteworthy features of the times, says the *Financial Chronicle.* The better returns which security holders are getting in this way are, of course, the direct result of the great expansion in the revenues of our transportation lines which has occurred within the last few years. On final figures concerning the earnings of United States railroads for the first six months of 1901, we estimate that the total gross revenues of the railroad transportation lines of this country increased, roughly, 75 million dollars as compared with the corresponding half-year in 1900. Combining these results with similar computations made by us for previous years, we find that as a consequence of the continued improvement year after year the gross earnings of the railroads of the country for the first six months of this year were about 275 million dollars larger than for the first six months of 1897. It is this marvelous expansion in revenues that explains the great advance in security values during the same period of time and which furnishes the basis for the enlarged returns to the security holders. Naturally, it is the new or reorganized properties that are affording the greatest evidence of the change. In the first place, these were, most of them, reorganized on a very conservative basis, and in the second place it was they that suffered most from the previous period of depression and are now, by contrast, showing the most strik-improvement through the swing of the pendulum in the other direction.

INFORMATION FOR BOND BUYERS.

ALLEGAN, MICH.—Allegan has voted to bond the city for $15,000 to improve the waterworks.

ALTON, ILL.—The proposition to issue $50,000 school bonds will be submitted to a vote of the people.

ALTOONA, PA.—An ordinance to increase the indebtedness of the city in the sum of $229,000 for the paving of street paving bonds will be voted on at the February election.

ANN ARBOR, MICH.—This city has voted to issue bonds for school purposes.

ARMINGTON, ILL.—The election held to bond Hittle township to the amount of $7,000 to build a township high school carried.

ASHLAND, OHIO—The question of issuing $63,900 sewerage bonds will soon be decided.

ATHENS, GA.—The county commissioners of Clarke county have called an election for November 2d, at which time the question of voting $33,000 bonds will be submitted to the people.

ATLANTA, GA.—An ordinance providing for $418,000 3½ per cent refunding bonds has been passed.

ATLANTIC, IOWA—Plans for issuing bonds for the erection of a new court house will be submitted at the fall election.

AUBURN, N. Y.—At the election held at this place the proposition to issue $11,000 bridge bonds carried.

BANGOR, MICH.—A special election will be held for the purpose of submitting the proposition of issuing bonds in the sum of $3,000 for the building of a new bridge across the Kawkawlin river at Henry street.

BATH, PA.—The proposition to issue $20,000 water bonds carried.

BELLEVUE, OHIO—Bellevue has voted to bond $25,000 to erect a steel plant.

BELOIT, WIS.—The finance committee will offer for sale $20,000 in bonds to be used for repairing bridges and refunding existing indebtedness.

BETHLEHEM, Pa.—Citizens will, at the coming election, vote on a proposition to increase the borough's indebtedness by $100,000 for sewerage purposes.

BIDDEFORD, ME.—The city council has authorized an issue of $50,000 3 per cent. 1-5-year serial bonds.

BIRD ISLAND, MINN.—The school district of Bird Island has voted to issue $14,000 in bonds to be used in the erection of a new schoolhouse.

BLACKSTONE, VA.—Bonds have been voted for the construction of water works.

BLOOMINGTON, ILL.—Bids will be received by C. R. Ewins, chairman of the finance committee of the board of supervisors of McLean county, for the purchase of $136,000 4 per cent. semi-annual court house rebuilding coupon bonds to be issued by the county of McLean, to bear date November 1, 1901.

BOISE, IDAHO—The county commissioners have ordered that bonds be issued in denominations of $970 and $500 bearing date of October 1, 1901, amounting to $14,700 for bridges.

BOND HILL, OHIO—Sealed proposals will be received for the purchase of $2,662 1-10-year 5 per cent village bonds.

BROOKVILLE, OHIO—The village of Brookville has decided in favor of issuing waterworks bonds.

BUTLER, PA.—The school board of this place has decided to issue funding bonds to the amount of $97,000.

CALHOUN, GA.—The town has voted to issue $5,000 in bonds for the erection of a school house.

CARTERVILLE, ILL.—An ordinance has been passed providing for the issue of bonds to the amount of $2,000 to be issued and known as the Carterville liquidation bonds.

CARTHAGE, S. D.—An election will be held to bond the village for $1,000 to buy a chemical engine and also build house for same.

CENTRAL CITY, COLO.—The council of this city will issue $40,000 3½ per cent refunding water bonds.

CHESTER, IOWA—The city council has called an election for the purpose of voting $3,000 waterworks bonds.

CLOQUET, MINN.—The village council has instructed the village recorder to advertise for the sale of $20,000 of bonds for building the waterworks plant.

CLOVERPORT, KY.—The city council of Cloverport has ordered an election to be held on a proposition to issue $8,500 in bonds to build water works.

COLUMBUS, OHIO—The council sanitary committee approves the ordinance authorizing the mayor and the director of accounts to borrow $18,000 for the sanitary department.

CONNEAUT, OHIO—Bids will be rereceived October 21st for the purchase of $20,000 4 per cent 20-year electric light bonds.

DEDFORD, IOWA—This place has voted to issue $15,000 bonds for waterworks.

DICKSON, TENN.—The voters of this place have decided to bond the town in the sum of $35,000 for securing waterworks and electric lights.

DODD CITY, TEX.—A. W. Wilson will receive communications relative to an issue of $5,000 in 6 per cent improvement bonds offered for sale by Dodd City.

DUBLIN, GA.—The proposition to issue $25,000 in school and water extension bonds carried.

DULUTH, MINN.—The council has under consideration the issue of $50,000 in bonds for improving the light and waterworks plants.

DUNDAS, WIS.—Bonds in the sum of $25,000 have been voted for the purpose of building a bridge over the Chippewa river.

DURAND, WIS.—The citizens of this place have decided to bond the city for $25,000 to build a new bridge across the Chippewa river.

EASTON, GA.—The citizens of this place will vote on the question of issuing $30,000 Putnam county court house bonds.

EAST ORANGE, N. J.—This place will issue $40,000 4 per cent bonds for school purposes.

ESSEX, IOWA—The citizens of this place have voted to issue bonds for the erection of a $1,200 addition to the school house.

FAIR OAKS, CAL.—This place has voted to issue $5,000 for a new school.

FARMERSVILLE, TEX.—Citizens have voted to issue $12,000 bonds for water works.

FENTON, IOWA—Bonds carried at this place for the erection of a school building.

FOUNTAIN CITY, WIS.—At a special municipal election the proposition to bond the city for $12,000 for the purpose of erecting a new school house carried.

FRANKLIN, N. C.—An election has been called to vote on an issue of $30,000 of bonds for construction of waterworks and electric light plant.

FULLERTON, NEB.—This place has voted to issue water extension bonds to the amount of $6,000. Bonds are to be issued in denominations of $500 with 5 per cent interest.

GARDEN CITY, N. Y.—This place has voted to issue $22,000 school bonds.

GARY, MINN.—The school district has decided to issue $3,000 school bonds.

GENESEO, ILL.—The council has authorized the issuance and sale of $20,000 in bonds for the construction of waterworks.

GLEN RIDGE, N. J.—Bids will be received until October 25th for an issue of $35,000 4 per cent park bonds.

GOLDEN GATE, ILL.—This place has voted bonds for a bridge.

GONZALES, TEX.—Bonds have been voted for the construction of bridges.

GREENVILLE, MISS.—This place has voted bonds for a sewerage system.

GUTTENBERG, IOWA—This place will hold an election to vote on the proposition of bonding the town for $7,000 to build a gas plant.

HANCOCK, MICH.—It is the plan of the council to sell $25,000 bonds for paving.

HARRISBURG, PA.—At the November election the citizens of this place will vote on an issue of $525,000 bonds.

HAZELHURST, MISS.—This city has voted to issue $35,000 of bonds for the construction of waterworks and an electric light plant.

HUNTINGTON, TENN.—Bonds to the extent of $2,000 have been voted at this place for the purchase of a new dynamo.

JACKSONVILLE ALA.—Bids will be received until October 21, 1901, for the purchase of $8,000 in bonds.

JESUP, IOWA—This place has voted to issue $5,000 village bonds for waterworks.

KNOX, IND.—Bids will be received for the purchase of $38,989 county gravel road bonds.

LA CROSSE, WIS.—The council has passed on ordinance authorizing the issue of $15,000 permanent street improvement bonds.

LEWISTON, MONT.—An election will be held to decide the question of issuing $50,000 waterworks and sewerage bonds.

LEXINGTON, MASS.—Bonds to the extent of $6,000 have been voted for improving the water supply.

LISBON, OHIO—The citizens of this place have voted favorably on the question of issuing $5,000 worth of city bonds for improvements on the waterworks system.

LIVE OAK, CAL.—The proposition to issu $3,750 school bonds will be decided by vote.

LYONS, MICH.—This place has voted to issue $2,500 bonds for extension of the electric light plant.

MARTINSBURG, W. VA.—The city council of this place has refunded city bonds amounting to $75,000 at 3½ per cent.

MASSILLON, OHIO—This place has voted to issue $80,000 for school purposes.

MINERAL WELLS, TEX.—An election will be held October 15th to vote on the issue of $9,000 bonds for improvement of sewer system.

MISSOULA, MONT.—The citizens of this place have voted in favor of issuing school house bonds.

MOUNTAIN VIEW, CAL.—The citizens have decided to issue $7,000 in bonds for erecting a high school building.

MUSKOGEE, I. T.—The proposition to issue $150,000 water bonds and $25,000 sewerage bonds was carried.

NAVASOTA, TEX.—A special election is to be called for the second Tuesday in November to vote on the proposition of issuing $15,000 worth of 4 per cent 40-year bonds for the purpose of building a city hall.

NEW BADEN, IND.—The citizens have voted $2,700 in bonds for the erection of a new school building.

NILES, OHIO—The city clerk has been directed to advertise for the purpose of $4,000 sewer bonds.

NORTH BERGEN, N. J.—This place invites proposals for $14,000 5 per cent building bonds.

NORTH ONTARIO, CAL.—The citizens of this place have voted bonds in the sum of $2,500 for the purpose of putting in heating apparatus.

OBLONG, ILL.—This place has voted for the re-issuance of the $90,000 worth of bonds which are now to be paid off in $10,000 installments once a year.

OKOLONA, TENN.—The board of supervisors of Chickasaw county have passed an order for the issuance of bridge bonds in the amount of $10,000.

OSWEGO, N. Y.—This place will soon hold a special election to vote on a proposition to issue $550,000 bonds to purchase a water plant.

OTTUMWA, IOWA—At the election recently held at this place it was voted to issue municipal water works bonds.

OVID, N. Y.—Bonds in the sum of $15,000 for electric light purposes have been voted.

PENINSULA, MICH.—Railway aid bonds will be issued by this township to the amount of $20,000.

PITTSBURG, PA.—The county commissioners have petitioned for permission to issue $50,000 bonds for improvements. The bonds may be redeemed in twenty years and will bear 3½ per cent interest.

RACINE, WIS.—The ordinance for the $50,000 school bonds was satisfactorily passed for the benefit of the bond holders.

RALSTON, IOWA—This place has voted to bond the independent school district for $8,000 for a new school.

REFUGIO, TEXAS—The citizens of this place have voted in favor of issuing $5,000 worth of bridge bonds.

ROBINSON, ILL.—This place has voted to issue $90,000 bonds to redeem railroad bonds.

ROCHESTER, MINN.—The proposition to issue $25,000 in bonds will be decided at an election.

ROME, GA.—The Floyd county commissioners have decided to call a bond election which will be held this month.

SALISBURY, N. C.—This place is to vote November 5th on a $76,000 bond issue for the waterworks and sewer system.

SANDUSKY, OHIO—An ordinance has been passed authorizing the refunding of $12,000 paving bonds.

SAN SABA, TEXAS—This place has voted to issue bonds for three bridges across the Colorado river.

SARDIS, MISS.—The town of Sardis is to receive bids for $15,000 in 5 per cent bonds for waterworks systems.

SHARON, OHIO—Sharon will issue $60,000 of bonds for its new sewer system.

SHERBURN, MINN.—The proposition to issue $4,500 water bonds carried.

SICO, OHIO—The question of issuing $11,000 sewer bonds is soon to be decided upon by the citizens.

SOUTH BEND, WASH.—Pacific county bonds will probably be funded next month at a lower rate of interest. They now bear 6 per cent.

STANWOOD, MICH.—This place has voted to bond the school district for $8,500.

STAMFORD, CONN.—Stamford will shortly issue $25,000 3½ per cent bonds for refunding purposes.

ST. CLAIRSVILLE, OHIO.—The proposition to issue $5,500 in bonds to improve the electric light plant carried.

SUSQUEHANNA, PA.—This place will vote November 5th on the question of issuing $10,000 fire station bonds.

TRENTON, N. J.—Trenton has decided to issue $138,000 sewer and drainage bonds.

TUSCALOOSA, ALA.—The county commissioners have under consideration the question of issuing bonds for the erection of a court house.

ULEN, MINN.—This place will receive bids until October 21st for the purchase of $4,000 4½ per cent 15-year village bonds.

VICTORIA, TEX.—The State authorities have approved an issue of $80,000 improvement bonds for Victoria county.

VINTON, IOWA—The proposition to issue $20,000 in bonds for the erection of an infirmary will be decided on in November.

WAGONER, I. T.—The town of Wagoner has decided to issue bonds for water and school purposes.

WARREN, OHIO—Proposals will be received for the purchase of $3,500 4 per cent street improvement bonds.

WARWICK, R. I.—This place will advertise $400,000 3½ per cent 30-year bonds.

WASHINGTON, PA.—This place has decided to issue $8,000 macadamizing bonds.

WATSEKA, ILL.—This place has voted $1,300 bonds for cement sidewalks.

WEST MILTON, OHIO—A special election is to be held to vote on issuing $20,000 waterworks bonds.

WICHITA, KAS.—This city has voted to issue $50,000 park bonds.

WYANDOTTE, MICH.—The committee on ways and means has been directed to negotiate the sale of $10,000 bonds.

WYLAM, ALA.—School house bonds are still unsold.

YPSILANTI, MICH.—This place has voted to issue $12,000 bonds, for securing factories for the city.

GENUINE
Imperial PURE FINE PARA
RUBBER BANDS . . . .
ARE ALWAYS PACKED IN GREEN BOXES BEARING THE TRADE-MARK AND OUR CORPORATE NAME IN WHITE LETTERS, AND EACH AND EVERY BOX CONTAINS OUR GUARANTEE SLIP.
THE GOODYEAR TIRE & RUBBER CO.
AKRON, OHIO.

NOTES OF INTEREST TO BANKERS.

AMERICAN ASSOCIATION MEETING.

The twenty-seventh annual convention of the American Bankers' Association will be held October 15th, 16th and 17th at Milwaukee. The postponement was out of respect to the late President McKinley. An outline of the programme of the convention was given in the September issue of THE BANKERS' MONTHLY. The meeting of the Trust Company Section will be held October 16th and the programme arranged for the proceedings of this section is as follows:

Meeting called to order by the chairman at 10 o'clock.

Prayer by the Rev. A. A. Kiehle.

Roll call by Secretary of the Section.

Address of welcome by Mr. Howard Greene, President Wisconsin Fidelity Trust & Safe Deposit Company, Milwaukee, Wis.

Reply by William G. Mather, President American Trust Company, Cleveland and Chairman Trust Company Section.

Report of Mr. James R. Branch, Secretary Trust Company Section.

Report of the Executive Committee by the Chairman, Mr. John E. Borne, President Colonial Trust Company, New York City.

Paper, "The Business in Foreign Countries Analagous to that of Trust Companies in the United States," by Charles F. Phillips, President of the Corporation Trust Company of Delaware, New York City.

Paper, "Trust Company Forms," by Arthur Heurtley, Secretary of the Northern Trust Company, Chicago, Ill.

Paper, "Powers of Fiduciaries Outside the State of Their Appointment," by Mr. Frederick Vierling, Trust Officer Mississippi Valley Trust Company, St. Louis, Mo.

Nomination and election of three members of Executive Committee, to serve for three years.

Suggestion of members as to work of the Section.

General discussion.

BANK CLERKS' INSTITUTE WORK.

The September issue of the *Bulletin of the American Institute of Bank Clerks* contains articles on "The Collection Department and Its Workings," by Samuel R. Boyd; on "Legal Reserves Under the National Bank Act," by A. Lincoln Reiley; on a "Bank Cashier's Qualifications, Duties and Responsibilities," by William Kelmear, and on "Commercial Law as Construed by the Courts." It also includes a description of the Treasury Department in Washington, the New York Subtreasury and the New York Clearing House and a symposium on "Defalcations in Banks." Some idea of the character of the first section of the course of study in practical banking offered by the American Institute of Bank Clerks may be gained from the following table of contents:

ANCIENT BANKING.—Banking in Babylon Six Centuries Before Christ—The Romans as Bankers—Vast Operations Under the First Caesar—Florence Follows Rome as the Financial Center of the World—Ancient Banking Methods.

BANKING EVOLUTION IN EUROPE.—Establishment of the Bank of Venice—Relationship with the Government—Bills of Exchange—Successful Depository—Bank of St. George at Genoa—Bank of Amsterdam and Its Functions—Bank Notes First Issued by the Bank of Sweden—Banking System of Germany.

BANK OF FRANCE.—Authority Vested in a Governor and Council—Napoleon's Idea of the Mission of the Bank of France—Rate of Discount—Circulation—French Banks of Discount—Three Signatures Required on Commercial Paper—Effects of the War with Germany.

BANK OF ENGLAND.—What It Is, and Why It Is So Safe—Its Privileges and Duties—The Issue Department and the Banking Department—Seven-Day and Other Bills—Proprietor's Capital—"Rest"—Notes and Gold—Government Securities and Other Securities—Object Lesson for the Financial and Commercial World.

EARLY AMERICAN BANKING.—Work of Robert Morris and Alexander Hamilton—Historic Meeting of Citizens in Philadelphia—Bank of North America—Various Bank Charters.

FIRST BANK OF THE UNITED STATES—Hamilton's Plan Adopted After Overcoming Much Opposition in Congress—Influence of State Banks—Depreciated Currency—Varied Public Opinion.

SECOND BANK OF THE UNITED STATES.—Times of Varied Trouble and Prosperity — Public Deposits — Inflated Circulation—Specie Payments—Pennsylvania Charter—Liquidation.

MASSACHUSETTS AND SUFFOLK SYSTEM.—Legal Restrictions and Practical Efforts to Secure Redemption of Bank Notes.

INIQUITIES AND REFORMS.—Bank of New York—Politics and Charters—Bank of America—Safety Fund System—The Restraining Act of New York State—Free Banking System—Constitutional Restrictions.

STUDIES IN CIRCULATION.—Mr. Gallatin's Theory of Taxing Circulation Out of Existence—Free Banking Laws—Wild-Cat Currency—Evils of Unrestricted Bank Circulation.

OKLAHOMA BANKERS TO MEET.

The executive committee of the Oklahoma Bankers' Association met at Guthrie and arranged for a meeting of the association November 25th and 26th. The committee consists of J. W. McNeal of Guthrie, D. W. Hogan of Yukon, H. H. Watkins of Enid, Otto H. Shuttee of El Reno, and C. D. Jensen of Perry.

The following programme was agreed upon:

—First Day.—

Invocation.

Address of welcome.

Response—F. L. Boynton, Kingfisher.

Roll call.

Annual Address—President P. W. Smith, Newkirk.

Report of Secretary—H. W. Painter, Guthrie.

Report of Treasurer—J. G. Condit, Kingfisher.

Adjournment for purpose of driving over city.

Visit Masonic Temple at 7:30 p. m.

Reception by citizens and ladies of city to bankers and wives at K. P. hall from 8:30 to 9:30 p. m.

Grand ball at 10 o'clock.

—Second Day.—

Address—Bank Commissioner F. H. Thwing.

Address—"Commercial Future of Oklahoma"—ex-Governor C. M. Barnes.

Topics of Interest to Bankers—Discussed by delegates under the five-minute rule.

Address—"Burglary Insurance."

Address—By Breckenridge Jones, vice-president Mississippi Valley Trust Company of St. Louis.

Address—W. L. Moyer, second vice-president Western National Bank of New York.

Address—F. J. Wikoff, Stillwater.

Address—J. H. Everest, Oklahoma City.

COLONIAL BANKS NEEDED.

The necessity of national banks in the Philippines is realized by the treasury department officials, but there seems to be no way of establishing them without special legislation by Congress. All the banking business of the islands is now conducted by private corporations, and, although there have been many applications for permission to organize national banks, the law officers of the Government have held that no legislation warrants the granting of the necessary authority. So far the Taft Commission has no chance to accept the responsibility of promulgating either a law or regulations which will make it possible for national banks to organize under the authority of the civil government. It is now believed no steps will be taken in this direction, the department officials contending that only action by Congress will permit of the desired safeguards being thrown about the banking business there. An interesting question of citizenship is expected to develop in connection with the legislation just as it has already arisen in the attempt to apply the national bank laws to Porto Rico. The law as it now applies to the latter island provides that the directors of any national bank must include three-fourths who have resided in the island at least one year prior to their election as directors, and hence have established citizenship. The question of American citizenship in case it is intended to identify Filipinos with the ownership and directorship of the bank, will also arise. Only action by Congress will entirely solve the difficulties presented.

FOR SALE—Bank fixtures, mahogany finish; also directors' table and eight chairs, black walnut. The plan of our present fixtures does not conform to our new banking office, and hence we have to get new ones. Photograph and ground floor plan furnished on application. Address Meridian National Bank, Meridian, Miss.

THE EXAMINATION OF SUB-TREASURIES.

Since the organization of the Treasury Department the safe keeping of the public moneys has been a problem which has come up again and again for solution. As his fiscal agent, Hamilton planned the first United States bank, and in it for a time the chief part of the revenues were deposited. Under the act of 1809, however, disbursing officers were authorized to deposit the public funds in banks designated by the President. All went well until upon the failure of Congress to recharter the United States Bank in 1811. The restraining influence which that institution had hitherto exercised was withdrawn, leaving the state banks tion. In the fall of 1814 all the banks outside of New England suspended specie payments, and among them were about one hundred bank fiduciaries of the Government to the extent of $9,000,000, at least a million of which was never repaid.

The second United States bank was established by act of April 10, 1816, and thereafter the public moneys were deposited in it. It was badly conducted for two years, and an examination in 1818 showed the loss of $3,500,000, due to corrupt management. In the succeeding years the bank redeemed itself and the deposits of revenue were safely cared for until 1833, when they were distributed among the local banks. This measure, instead of giving added security, led only to over-taxation of bank credits, and in many instances fraud, finally resulting in the panic of 1837. It is true that all these deposits were eventually paid, but only in notes depreciated 10 per cent, thus causing a loss of several millions of dollars.

The act of June 30, 1840, established a sub-treasury system much like that of the present providing for the keeping of public moneys in the Government vaults. It remained in force only until August 13, 1841. From then on the public moneys remained in the hand of collectors, to be deposited by them in banks of their own individual choice. In consequence many losses occurred. Public funds were applied to private uses in speculative deals or were improperly cared for through lack of provision for adequate security. It was but natural, then, that in the passage of the act of August, 1846, establishing the Independent Treasury of the United States, one of the chief objects sought was the prevention of loss of public funds through misappropriation by officials to whom they were entrusted, and through inadequate safeguards against fire, thieves, and burglars. In furtherance of this end, and that uniformity and accuracy in the accounts of the various sub-treasuries might be secured, Section 11. of the act authorized the Secretary of the Treasury to cause frequent examinations to be held.

The necessity of such examinations at the time of the organization of the system is apparent. In the institution of such a radical departure there was much to be done in the way of establishing proper methods of accounting. Moreover, the removal of the deposits from the various local banks did not always mean added security. In but few of the places where public funds were to be kept had the Government buildings of its own; and where it had buildings, in only a few of them were suitable provisions for the safe keeping of the public funds. As reported by William M. Gouge, in 1854, in the whole valley of the Ohio and the United States had not building or a vault in which to deposit a dollar or a paper. In those parts of the country in which the Government had buildings of its own, few of them had vaults and safes of proper construction; even in the mint at Philadelphia there was but one money vault.

Nor has the necessity of examination become less in later years though for perhaps different reasons. With the change in the functions of the sub-treasuries, from the mere receipt and payment of public money, to the complexities of those of the present, it is essential that at times their operations should come under the personal supervision of representatives of the Treasury Department in Washington. Examinations, then, are made at irregular intervals, and of course come as a complete surprise to the officers and employes of the sub-treasuries. A committee of three, four, five, or sometimes more, as the amount of work requires, are detailed from the department to make the investigation. These men are selected from those offices of the Treasury which have charge of public moneys; that of the Secretary of the Treasurer, and of the Register. They appear at the Sub-Treasury, the accounts of which are to be gone over, generally early in the morning before the

arrival of the office force, and full charge is at once taken. As soon as the vault clerk appears he surrenders the keys to the inner door and compartments of the vault and thereafter admittance may be had only in company with one of the examiners. The cashier, chief clerk or head bookkeeper, as the case may be, is then called upon to furnish a copy of the last statement of liabilities and assets, lists of balances due disbursing officers, statements of all accounts and lists of outstanding receipts in redemption and exchange. The verification of all these is then begun.

The first operation, in order that the opening up to business may be hindered as short a time as possible, is the counting up of the tellers' trays and cash boxes, comparison being made with the statements handed in by them at the close of the preceding day. Each cash item which appears is inquired into as to its propriety, and every instance of irregularity is made note of and enters into the final report. The matter is brought to the attention of the Assistant Treasurer and cashier, that its recurrence may be prevented. Similar examination is made of all reclamations which appear in the teller's statements. These may consist of various items, for example: shorts in shipments of silver or minor coin; shorts in redemption of church collections, and of business firms and banks; express and freight bills paid awaiting reimbursement from the contingent fund; overshipments of coin to banks made good by checks; counterfeit bills detected in packages of money sent to the Sub-Treasury for redemption or exchange. All these must be settled during the course of examination and all shortages made good out of the private funds of the teller in whose account the discrepancy is found.

With the completion of this count that of the vault moneys is begun. The paper money is counted note by note. The unfit assorted currency under the supervision of one of the examiners is wrapped, sealed, addressed, and delivered to the express company for transportation to the Treasury of the United States, who reports as to the correctness of the count. Test bags of coin are then prepared. In those of gold, each piece is weighed separately. Those of silver and minor coin are counted by talley. The coin is next taken from the compartments and weighed bag by bag on a balance scale, a test bag being used as a counterpoise. Frequent examination of the bags are made to determine the condition of the coin. The necessity and importance of a proper assortment—of rejecting as uncurrent all smooth, stamped, or disfigured pieces is impressed upon the minds of the tellers, in case such pieces are found in the bags. Whenever a variation from the test occurs a count is made. Because of the impracticability of preparing any test for the light weight and uncurrent coin it is all counted. In proper amounts this is then usually shipped to the superintendent of the United States Mint at Philadelphia on a transfer order and credited by that officer in the recoinage account. In some instances the coin is all dumped bag at a time and then rebagged. This is done to guard against passing bags as of the proper weight, but in which substitutions for coin have been made. Sometimes when a transfer of the office is to be made, upon the request of the incoming Assistant Treasurer all the coin is counted piece by piece. For this work extra expert counters are employed. Throughout the count of money in vaults note is taken of the condition of the bags as to rents, and rot. In case of discrepancies adjustment is made by the employe whose initials are on the bag. If the initials are of some one not then an employe, or if the shortage is in untagged bags, the amount is made up by the Assistant Treasurer.

While the count of the vault proceeds other members of the committee make an examination of the books of the office. The balances as reported in the statements of their condition at the bestanding to the credit of the general account, transfer account and postoffice account of the Treasurer of the United States, and those standing to the credit of the special deposit accounts of the Secretary of the Treasurer are sent to Washington to be verified by comparison with the books of these offices. The accounts of all disbursing officers having deposits at the Sub-Treasury are made up and forwarded to them for verification. Acknowledgments of the correctness or incorrectness of these balances are later received. In case no response is made by a disbursing officer, proof is reached by checking receipts and payments subsequent to the latest acknowledgment of the balance received at the Sub-Treasury.

Note is at the same time made as to the manner in which the books and accounts are kept—whether they are accurate and of the uniformity required by law.

In general the committee of examination take note of the application and general efficiency of the various employes, of the harmony or lack of it which prevails; the need of additional clerks and of office space, whether anything further can be done to promote the convenience of the office in the receipt, deposit, payment, and transfer of the public moneys, and to protect tellers and assorters who are responsible for large sums of money from the clerks or others who may pass through the office.

The examination is usually concluded by a discussion between the committee and the officers of the Sub-Treasury concerning the points in regard to which questions have arisen; the requirements of the law and the duties relative thereto. A brief report is then rendered to the Secretary of the Treasury.

In all these operations the greatest care is taken to protect the interests of the Government and of all concerned in the management of the local affairs at subtreasuries. The unexpected examination doubtless has a good effect. It serves to keep officers and employes keyed to a higher degree of efficiency, and it guards against lapses great and small which might involve them or the Government in scandal. It may be said in general, that the nine sub-treasuries are well managed and well equipped business institutions, where the methods which prevail are not behind those maintained in the best private business establishments. Indeed, the amount of work performed at these branch offices of the Treasury is in volume out of proportion to the facilities. It speaks well for the energy and zeal of the heads of these offices and their subordinates that they are so admirably managed against difficulties, the main one being cramped quarters.

"Our National Debt; Its Origin, History and Peculiarities," is the leading political article in the October *Forum*. Its author, Representative Henry S. Boutell, gives a general outline of the fluctuations of the debt, including an account of such curious incidents in his history as the distribution of the surplus among the various States in 1836-37.

BANKRUPTCY LAW CHANGES.

Changes in the bankruptcy law are being discussed by the Merchants' Association of New York. A few days ago the association asked the Assistant Attorney General of the United States, Hon. E. C. Brandenburg, to address its members, giving his recommendation as to changes in the law. Among the suggestions the Assistant Attorney General made were the following:

"The greatest friends the bankruptcy law have never felt that the present law was in anywise perfect, but that like all laws placed upon our statute books, it required its practical operation to demonstrate its weak points.

"Under the present law all creditors are placed upon an equity, and credits have been raised to a higher tone than ever before. While there are numerous other advantages of the law, yet there are certain amendments which should be enacted for the perfection of the present law.

"Representative Ray of this State, has introduced a bill amending the law in several respects. This law has received the approval of various legal and credit organizations throughout the United States. In this law among other things the purpose is to make it more difficult for a man to obtain a discharge, especially where he has 'obtained property on credit by means of any material statement known by him to be false, made in writing to any person for the purpose of obtaining credit, or being communicated to the trade, or to the person from whom he obtained such property on credit.' This amendment is a valuable addition to the law.

"There are still several other amendments which are incorporated in the Ray bill, for refusing a discharge, which are as follows:

"Where the bankrupt 'has made a fraudulent transfer of any portion of his property to any person, or been granted a discharge in bankruptcy within six years, or in the course of his proceeding refused to pay any lawful order of or to answer any question approved by the court.'

"These are all amendments which would greatly strengthen the law and make it that much more to the advantage of the creditor. The debtor already has ample protection.

"Another section which has received the greatest criticism is that where a creditor receives a payment on account

within four months and is compelled to surrender; the same before he can prove his claim for the balance.

"There is no doubt that the interpretation which this section has received at the hands of the Supreme Court is working injuriously and operates as a hardship against the creditor interest.

"It is suggested, however, that this section should be amended, by permitting the creditor who has received a payment on account to retain the same, and then prove his claim for the balance, but to receive no dividend until other creditors of a like class have received payments to a per cent equal to the amount that the creditor who has been paid has received. In this way there is no necessity for the creditor surrendering his payments, and it will enable him to make the proof of his claim without loss."

While Mr. Brandenburg made numerous other suggestions, these are the most important and ones most needing attention.

A resolution was unanimously adopted requesting the Merchants' Association to appoint a committee of twenty members to study the subject carefully and to formulate such amendments as from that study they deem necessary.

COINAGE FOR SEPTEMBER.

Coinage executed at the mints of the United States during the month of September, 1901, was as follows:

Denomination.	Pieces.	Value.
Double Eagles ..	4	$ 80.00
Eagles	244,003	2,440,030.00
Half-Eagles	332,005	1,660,025.00
Quarter-Eagles .	17	42.50
Total Gold ..	576,029	$4,100,177.50
Standard Dollars	3,508,085	3,508,085.00
Half-Dollars ...	212,085	106,042.50
Quarter - Dollars	312,085	78,021.25
Dimes	2,073,757	207,375.70
Total Silver ..	6,106,012	$3,899,524.45
Five Cents	2,301,200	115,060.00
One Cent	4,564,000	45,640.00
Total Minor .	6,865,200	160,700.00
Total Coinage.	13,547,241	$8,160,401.95

The proceedings of the Minnesota Bankers Association at the twelfth annual meeting held at Duluth in July have made their appearance in book form.

THE UNITED STATES AS A PRODUCER OF COPPER.

The United States is not only the greatest user of copper, but is also the greatest producer. In 1899 our production of this metal amounted to 567,500,000 pounds, as against the total production by all other countries of 489,351,000 pounds. Our exportation of copper for the year 1900 amounted to 381,000,000 pounds. We shall probably mine 600,000,000 pounds in the United States during the year.

THE GERMAN BANKS FAILURES.

The attempt has frequently been made in the German press to show that the failures of banks and other companies this summer have not been caused by the revulsion in the business situation, but solely through the dishonest practices of their directors, says the *London Economist*. It begins to be admitted now, however, that these dishonest practices were, in many cases, caused directly by the changed state of business. When directors of banks and industrial companies saw that they were confronted by losses through the decline in the value of their speculative investments, whether in securities or commodities, they resorted to dishonest means for meeting their obligations; whereas, while all was going well, they had no occasion to commit forgeries and other crimes.

WANTED—Interest and position in a well-located bank. Am thirty-five years of age, have had experience in country bank, and have been for several years with a Chicago trust company, acting as assistant treasurer. Best of references given. Address E. G. R., care of Bankers' Monthly, Chicago, Ill.

POSITION WANTED—By married man (28) in a good country bank. Nine years' experience in the banking business; best of references given; will help organize and take stock in a new bank to secure cashiership. Address J. T. K., care of Rand-McNally Bankers' Monthly, Chicago, Ill.

Ripans Tabules cure headache.
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Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
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BANK NOTES.

A new bank to be known as the Marquette National is proposed for Marquette, Mich. It is to have a capital of $100,000.

The Illinois State Bankers' Association will hold its annual convention at Quincy on October 29th and 30th.

The First National Bank, recently organized at Andalusia, Ala., has been authorized to begin business with $50,000 capital stock.

The Illinois State Auditor has authorized the organization of the McHenry County State Bank of Woodstock, Ill., with $25,000 capital.

The proposed consolidation of the National Exchange Bank and the Wisconsin National Bank of Milwaukee, Wis., has been abandoned.

The Sumter Savings Bank of Sumter, S. C., has been organized, with $25,000 capital stock. Horace Harby has been elected president and George L. Richer cashier.

The depositors of the Cuyahoga Savings & Banking Company of Cleveland, which closed its doors in May last, are to receive a dividend of 10 per cent on their claims.

The Toledo clearing house has adopted a resolution arranging for the distribution of an issue of clearing house certificates among the association banks to be used in case of necessity.

A dividend of 50 per cent has been declared by the Comptroller of the Currency in favor of the failed City National Bank of Buffalo, on proved claims amounting to $2,425,437.

The Controller of the Currency has authorized the First National Bank of Sheraden, Pa., to begin business, with a capital of $50,000. H. E. Clark is president and T. W. Williams cashier.

Secretary Cook has announced the appointment of W. H. Reed of St. Joseph as State bank examiner for northwest Missouri, to succeed B. F. Clark, who has resigned. Mr. Reed is a St. Joseph banker.

The conversion of the Citizens' Bank of Long Branch into the Citizens' National Bank has been approved by the Comptroller of the Currency. It is also proposed to increase the capital from $60,000 to $100,000.

The application of J. T. Williams, E. S. Woodfin, P. Yonne, H. H. Yonne and O. T. Decker to organize the Commercial National Bank of Nacogdoches, Tex., with $25,000 capital, has been approved by the Controller of the Currency.

A new bank has been organized and incorporated at Cynthiana, with a capital of $25,000, to be known as the Deposit Bank. The incorporators are M. C. Swinford, O. L. Ballinger, C. T. Eales and Hanson Peterson. The bank will be ready for business December 1st.

The appointment of William Barrett Ridgely of Illinois to succeed Charles G. Dawes as comptroller of the currency has been announced. A sketch of Mr. Ridgely's career formed part of one of the leading articles in the September BANKERS' MONTHLY.

The comptroller of the currency has approved the application of J. W. Saunders, W. P. Wilson, R. L. Parker, H. H. Jones and H. N. Runnels to organize the First National Bank of Center, Texas, with $30,000 capital.

The Bank of Louisville, a growing town in Barbour county, Alabama, has been incorporated under the State laws with a capital stock of $50,000. The incorporators are Charles Capel, F. B. Pierce and W. H. Pierce of Louisville and H. B. Gray, president of the People's Bank of Birmingham.

An invitation to attend the Inter-State Convention of the State Bankers' Associations of North Carolina, South Carolina, Virginia and Georgia is to be extended to the bankers of Florida and Alabama. As announced by us several weeks ago, the meeting will be held on June 10th of next year at Savannah.

The twenty-third semi-annual statement of the Citizens' National Bank of Covington, Ky., shows total resources of $1,154,637.49. The capital stock is $200,000, with surplus and undivided profits of $62,215.51. Individual deposits are $700,804.37. The officers of the bank are Henry Feltman, president; Henry Linneman, vice-president, and J. H. Dorsel, cashier.

The promoters of the new bank for Donora, Pa., have decided to make the capital $60,000. These officers have been elected: N. L. Biddle of Carmichaels, president; Theodore J. Allen of Charleroi, first vice-president; Dr. B. F. Mullen, Donora, second vice-president; Rev. R. L. Biddle, Coal Center, cashier; R. W. Parkinson, Jr., Washington, solicitor; T. J. Allen, J. W. Dague, N. H. Biddle, J. H. Sprowls, W. S. Spragg, W. N. Worrell, Dr. B. F. Mullen, directors.

The Controller of the Currency has approved the application to organize of the Lumbermen's National Bank of Tacoma, Wash., with a capital of $100,000. The incorporators are: R. D. Musser, President of the Lumbermen's State Bank of Tacoma; P. M. Musser, President of Cook, Musser & Co. State Bank & Trust Company of Muscatine, Iowa; Peter Musser, Muscatine, Iowa; S. G. Stein, President of the First National Bank of Muscatine, Iowa, and Charles R. Fox.

Returns from provincial clearing houses in England furnished to *The London Economist* show that while Newcastle and Bristol show increases in bank clearings during the eight months ended with August, compared with the light eight months of 1900, the cities of Manchester and Birmingham are each 3½ per cent behind last year, while Liverpool is 1 1-3 per cent behind.

The following circular defines the plans of the treasury department in regard to the purchase of bonds: The secretary of the treasury announces that the treasury department will resume the purchase of bonds of the 3 per cent loan of 1908-1918, the 4 per cent funded loan of 1907 and the 5 per cent loan of 1904, upon the basis of an interest return of 1.726 per cent, which represents the investment value of the 2 per cent consols of 1960 when selling at 106½ in the market. This is the same basis of purchase established by the department of last April, and which continued until the 10th inst., when the secretary invited proposals for the sale of bonds to the department. The time during which such proposals were to be received was limited to two days, and expired the 12th inst. In addition to the bonds of the loans above named the department will consider proposals for the purchase of bonds of the 4 per cent loan of 1925 at a price not to exceed 140 flat.

By an unfortunate typographical error the showing of the Ashland National Bank of Ashland, Wis., has become confused. Loans and discounts as of July 15, 1901, were $488,203.84. Deposits were $628,344.36. On December, 1, 1898, the deposits of the bank were $364,550.84. Thomas Bardon is president, W. R. Durfee vice-president, J. T. Gregory cashier, and C. A. Rudquist assistant cashier. The list of directors includes, in addition to the three parties first named above, Edwin Ellis, S. S. Fifield, John Nelson and Ben S. Smith. The bank makes a specialty of Ashland, Wis., collections.

The statement of the Waukesha National Bank of Waukesha, Wis., of July 1, 1901, shows a line of deposits of $1,597,131.82. Total resources are $1,972,732.51, of which $485,507.07 is in loans and discounts, $150,000 in bonds with the Treasury Department, $951,592.41 in bonds on hand and $334,967.03 in cash and exchange. The bank was organized in 1855 and brought under the national form of incorporation ten years later. A. J. Frame is president, R. Weaver and F. H. Putney vice-presidents, H. M. Frame cashier and E. R. Estberg assistant cashier.

The one hundred and fourteenth quarterly statement of the Bank of Buffalo is as follows:

—Resources—		
Loans		$3,651,166.34
Overdrafts		205.49
Cash and bonds		2,591,371.61
Cash on hand	$ 754,318.63	
Cash with banks	1,162,202.98	
U. S. bonds	50,000.00	
Buffalo C'y bonds	304,100.00	
Other bonds	320,750.00	
Banking house and lot		200,000.00
Other real estate		17,500.00
		$6,460,243.44
—Liabilities—		
Capital	$500,000.00	
Surplus	200,000.00	
Profits	363,360.64	
		$1,063,360.64
Deposits		5,396,882.80
		$6,460,243.44

The officers are Elliott C. McDougal president; Laurence D. Rumsey, vice-president; John L. Daniels, cashier, and George Meadway, assistant cashier.

The annual statement of the Thomas Cruse Savings Bank of Helena, made according to the requirements of the Montana code, is as follows:

—Resources—		
Loans and discounts		$ 60,973.54
Overdrafts		3,334.54
Real estate		104,085.91
Bank premises		3,923.90
Furniture and fixtures		3,497.64
Bonds and warrants		611,886.06
Due from banks and bankers	$174,988.68	
Cash on hand	210,001.18	
		384,989.86
Total		$1,172,691.45
—Liabilities—		
Capital stock paid in		$ 100,000.00
Surplus and undivided profits		142,639.59
Deposits		930,051.68
Total		$1,172,691.45

Thomas Cruse is the president of the bank and Thomas Cruse, Frank A. Cruse and W. J. Cooke trustees.

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Samuel T. Johnson of Minneapolis has been appointed by Governor Van Sant public bank examiner for the State of Minnesota, to succeed Gen. E. M. Pope of Mankato. Mr. Johnson has been in the insurance and investment banking business in Minnesota for fifteen years, and has a wide acquaintance over the State.

The present year thus far is much ahead of last year, or of the last four years, in aggregate capital furnished in the London market for new loans of new companies. The aggregate offered for subscription up to September seventh was £135,870,827, while in the same period of last year it was £129,984,000, and in three other preceding years, £106,320,000, £123,121,000 and £107,124,000. The figures given for the present year include the £4,000,000 of the New South Wales loan.

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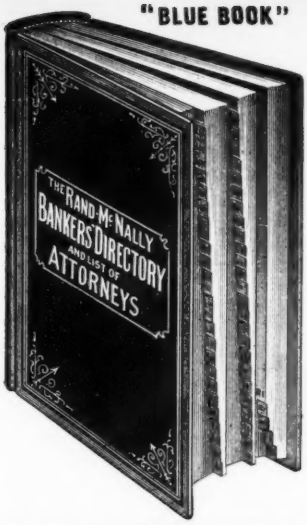

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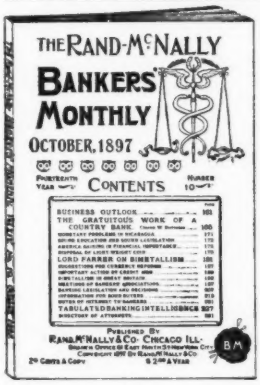

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NEW BANKING INTELLIGENCE.

The following information has been received since the July, 1901, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alabama	Ensley (Jefferson.)	First National Bank	J. W. Minor P. A. Eubank.	$50,000	Han. Nat. Bk., N. Y.; 1st Nat. Bk., Birm.
California	Santa Maria (Santa Barbara.)	Valley Savings Bank §	William Rice Thos. B. Adams.	12,500	
"	Whittier (Los Angeles.)	Whittier Bank §	O. M. Souden A. C. Johnson.	50,000	Nat. Park Bk., N.Y.; Nevada Nat. Bk., San F.
Florida	▲Live Oak (Suwannee.)	First National Bank	Chas. H. Brown D. E. Horn.	30,000	Han.Nat.Bk.,N.Y.; Citz. Bank, Sav.
Georgia	Cordele (Dooly.)	Cordele National Bank.	R. L. Wilson B. H. Palmer.	50,000	Hanover Nat. Bk., N.Y.; Lowry Nat. Bk., Atl.
Illinois	Arlington H'ghts* (Cook.)	Arlington Heights State Bank §	E. N. Berbecker B. B. Castle.	25,000	Met. Nat. Bk., Chi.
"	Fairland (Douglas.)	Farmers Bank †	James Watts B. C. Paine.	.....	Cont. Nat. Bk., Chi.; Bk. of Broadlands, Broadlands, Ill.
"	Hammond (Piatt.)	State Bank of Hammond §	John N. Dighton J. A. Vent.	25,000	North. Tr. Co. Bk., Chi.; Milliken Nat. Bk., Decatur.
"	▲Mt. Sterling (Brown.)	Brown County State Bank §	W. T. Hersman J. D. Milstead.	50,000	Am. Tr. & Sav. Bk., Chi.; Quincy Nat. Bk., Quincy, Ill.
"	Woodstock (McHenry.)	McHenry County State Bank §	George L. Murphy W. C. Eichelberger	25,000	
Indian Territory	Hartshorne* (Choctaw.)	Hartshorne State Bank. §	J. J. McAlester C. J. Baugh.	25,000	3d Nat. Bk., St.L.; State Nat. Bk., So. McAlester, I. T.
"	Marietta (Chickasaw.)	Marietta National Bank.	J. C. Washington F. H. Sherwood.	25,000	Nat. City Bk., N. Y.; Nat. Bk. Com., St. L.
"	Muskogee (Creek.)	Territorial Trust & Surety Co. §	John R. Thomas W. E. Rowsey, *Tr.*	100,000	No. Am. Tr. Co., N. Y.; Union Nat. Bk., Kan. C.
Indiana	▲La Fayette (Tippecanoe.)	City National Bank	Samuel Hene L. C. Slocum.	100,000	Imp. & Tra. N. Bk., N.Y.; Corn Ex. N. Bk., Chi.
"	▲La Fayette (Tippecanoe.)	Tippecanoe Loan & Trust Co. §	W. W. Alder S.C.Moore, *S. & Tr.*	50,000	
"	N. Manchester (Wabash.)	Indiana State Bank §	W. H. Shaffer J. C. Gochenour.	25,000	West. Nat. Bk., N. Y.; Am. Tr. & Sav. Bk., Chi.
"	Swayzee (Grant.)	Curless Bank †	(*Arthur E. Curless*)	.....	
"	▲Wabash (Wabash.)	Farmers & Mer. Bank †	H. M. Atkinson John H. Bireley.	60,000	
"	Wingate (Montgomery.)	Farmers Bank §	Chas. R. McKinney J. W. McCorkle.	25,000	Han. Nat. Bk., N.Y.; Am. Tr. & Sav. Bk., Chi.
Iowa	Callender (Webster.)	Callender Sav. Bank §	E. O. Fitz H. J. Fitz.	12,000	Des Moines Sav. Bk., Des M.; Ft. Dodge Nat. Bk., Ft. Dodge.
"	▲Charles City (Floyd.)	Commercial Nat. Bk.	Geo. E. May F. C. Fisher.	50,000	West. Nat. Bk., N. Y.; First Nat. Bk., Chi.
"	Clemons* (Marshall.)	Bank of Clemons †	(*W. A. and T. E. Pollock*)	10,000	First Nat. Bk., Chi.
"	Hardy (Humboldt.)	State Bank of Hardy §	J. W. Becker G. H. Cheever.	25,000	Nat. Bk. of Rep., Chi.; 1st Nat. Bk., Ft. Dodge
"	Lorimor (Union.)	Citizens Bank †	D. O. Dufur F. E. Dufur.	.....	Bankers Nat. Bk., Chi.; Citz. Nat. Bk., Des M.
"	Luton* (Woodbury.)	Citizens Bank †	(*Payne & Sorgisson*) H. C. Feddersen.	.....	Nat. Live Stock Bk., Chi.; Ia. State N. B., Sioux Cy.
"	Tiffin* (Johnson.)	Corn Exchange Bank †	P. R. Ford, *Cash.*	10,000	Des Moines Sav. Bk., Des M.
"	Weldon (Decatur.)	Weldon Savings Bank §	S. T. Curry Geo. N. Ayres.	10,000	
Kansas	Altamont* (Labette.)	Altamont State Bank §	John H. Rust C. D. Newhouse.	6,000	Union Nat. Bk., Kan. C.; Oswego State Bk., Oswego, Kan.
"	Perth* (Sumner.)	Perth State Bank §	John T. Stewart W. H. Overholtzer	5,000	1st Nat. Bk., Kan. C.; Nat. Bk. Com., Wichita, Kan.
Kentucky	▲Beattyville* (Lee.)	Beattyville Bank §	Floyd Day Robert N. Goodloe	15,000	First Nat. Bk., Lou.
"	▲Cynthiana (Harrison.)	Harrison Deposit Bank §	M. C. Swinford O. L. Bollinger.	25,000	Mer. Nat. Bk., N. Y.; Union Nat. Bk., Lou.
"	Salt Lick* (Bath.)	Salt Lick Deposit Bank §	H. H. Lewis Allen H. Points.	7,500	5th Nat. Bk., Cin.; Union Nat. Bk., Lou.

* New banking point.

STATE.	TOWN AND COUNTY. ▲ County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL	CORRESPONDENTS.
Louisiana	▲Colfax* (Grant.)	Bank of Colfax §	J. H. McNeely Earl Roberts.	$ 15,000	Nat. Park Bk., N. Y.; Whitney Nat. Bk., New Orleans.
Maine	Camden (Knox.)	Megunticook Nat. Bk.	Joshua Adams Guy Carleton.	50,000	
Maryland	▲Cumberland (Allegany.)	Inter-State Trust & Guaranty Co. §	D. H. Reynolds A. H. Amick, *Tr.*	50,000	
"	Federalsburg* (Caroline.)	Eastern Shore Trust Co. §	Geo. W. Woolford D. H. Le Compte, *Tr.*	60,000	
Massachusetts	East Pepperell* (Middlesex.)	First National Bank	Henry F. Tarbell F. W. Fuller.	50,000	
Minnesota	Chokio (Stevens.)	Chokio State Bank §	A. J. Johnson R. A. Johnson.	15,000	Imp. & Tra. N. Bk., N. Y.; 1st Nat. Bk., Minpls.
"	Chokio (Stevens.)	First National Bank	C. H. Cadwell J. C. Blaisdell.	25,000	Chase Nat. Bk., N. Y.; Bk. of Montreal, Chi.
"	▲Granite Falls (Yellow Medicine)	Security Bank †	O. H. Sorlien, *Cash.*		Nat. Park Bk., N. Y.; 1st Nat. Bk., Minpls.
"	▲Minneapolis (Hennepin.)	Eugene M. Stevens †			Northwestern Nat. Bk., Minpls.
"	Nassau* (Lac qui Parle.)	Nassau State Bank §	J. G. Lund J. E. Vanstrom.	15,000	Bankers Nat. Bk., Chi.; Swedish-Am. Nat. Bk., Minpls.
"	Shevlin* (Beltrami.)	Bank of Shevlin †	K. Movold L. Jensen.	5,000	First Nat. Bk., St. Paul.
Missouri	Bernie* (Stoddard.)	Bank of Bernie §	J. F. Riddle R. L. Allen.	5,000	Merch.-Laclede Nat. Bk., St. L.
"	Monett (Barry.)	First National Bank.	P. J. Lehnhard Carl W. Lehnhard.	50,000	
"	Strasburg* (Cass.)	Farmers Bank §	W. H. Peck W. H. Dallas.	10,000	Nat. Bk. Com., Kan. C.; State Nat. Bk., St. L.
Nebraska	Franklin (Franklin.)	Franklin State Bank §	C. Hildreth F. M. Hildreth.	5,000	Chase Nat. Bk., N. Y.; City Nat. Bk., Lincoln.
"	Inman* (Holt.)	Inman State Bank §	E. T. Gallagher E. J. Mack.	6,000	Chase Nat. Bk., N. Y.; 1st Nat. Bk., O'Neill, Neb.
"	Lindsay (Platte.)	Farmers & Merchants Bank §	Geo. Hau M. J. Ramalkers.	10,000	Kountze Bros., N. Y.; 1st Nat. Bk., Omaha.
"	Pilger (Stanton.)	Farmers National Bank.	Walter Key B. Stevenson.	25,000	Omaha Nat. Bk., Omaha; Coml. Nat. Bk., Fremont, Neb.
New York	Center Moriches* (Suffolk.)	Arthur B. Hallock †			Queens Co. Bk., N. Y.; Suffolk Co. Nat. Bk., Riverhead, N. Y.
"	Groton (Tompkins.)	Mechanics Bank §	Frank Conger H. G. Moe.	50,000	First Nat. Bk., N. Y.
"	▲New York City (New York.)	Samuel R. MacLean †			
"	▲New York City (New York.)	United National Bank	Henry W. Gennerich W. W. Warner.	1,000,000	
"	▲New York City (New York.)	N. W. Halsey & Co. †			Nat. City Bk., N. Y.; 2d Nat. Bk., Boston.
"	▲New York City (New York.)	New York Produce Exchange Bk. "Branch" § Cor. 7th Av. & 58th St.			
"	Northport (Suffolk.)	First National Bank	Edward Pidgeon Chas. F. Broach.	25,000	Irving Nat. Bk., N. Y.; Franklin Nat. Bk., Phil.
"	▲Rochester (Monroe.)	Thomas & Post †			
"	Wolcott (Wayne.)	First National Bank	Charles H. Palmer Edwin D. Scott.	25,000	Nat. Park Bk., N. Y.; Tra. N. Bk., Rochester.
North Carolina	Elm City (Wilson.)	Toisnot Banking Co. §	R. S. Wells E. W. Simpson.	10,000	Han. Nat. Bk., N. Y.
North Dakota	Edmore* (formerly Lunde, N. D.) (Ramsey.)	Security State Bank §	J. Rosholt H. Rostad.	10,000	Hanover Nat. Bk., N. Y.; Security Bk. of Minn., Minpls.
"	Galesburg* (Traill.)	Galesburg State Bank §	Alex. Stewart John Wadman.	5,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Minpls.
"	▲Grand Forks (Grand Forks.)	Northern State Bank §	Lester F. Thurber. F. S. Sargent.	50,000	West. Nat. Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Hebron* (Morton.)	State Bank of Hebron §	C. L. Timmerman. J. H. Yunck.	5,000	1st N. B., Mandan, N. D.; 1st N. B., Minpls.
"	Minot (Ward.)	Security State Bank §	H. J. Haskamp J. A. Erickson.	15,000	Bk. of Am., N. Y.; First Nat. Bk., Minpls.
Ohio	▲Georgetown (Brown.)	Peoples National Bank	James Waterfield J. W. Kehoe.	25,000	Ohio Valley N. B., Cin.
Oklahoma Ter.	Aline* (Woods.)	Bank of Aline §	J. Taylor Bradley W. A. Kouns.	5,000	Han. Nat. Bk., N. Y.; Nat. Bk. Com., K. C.
"	Alva (Woods.)	Alva State Bank §	E. Rall Henry E. Mason.		West. Nat. Bk., N. Y.; Am. Nat. Bk., K. C.

* New banking point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Oklahoma Ter.	Anadarko* (Caddo.)	National Bank of Anadarko	H. T. Smith D. Kreitzer.	$ 25,000	Han. Nat. Bk., N. Y.; 4th Nat. Bk., St. L.
"	Apache* (Caddo.)	Bank of Apache §	Geo. S. Welsh H. M. Welsh.	15,000	Nat. Bk. Com., K. C.; Bank of Chickasha, Chickasha, Ind. Ter.
"	Fairview* (formerly Carroll) (Woods.)	Bank of Fairview §	H. Clay Willis L. Willis.	5,000	Nat. Bk. of Com., K. C.; 4th Nat. Bk., Wichita.
"	Hobart (Kiowa.)	First National Bank	E. T. Letson F. E. Hovey.	25,000	Han. Nat. Bk., N. Y.; Nat. Bk. Com., K. C.
"	Ripley (Payne.)	Citizens Bank §	John C. Foster Geo. H. Foster.	5,000	City Nat. Bk., K. C.; Bk. of Ind. T., Guthrie, O.T.
Pennsylvania	Pitcairn* (Allegheny.)	First National Bank	J. G. Stewart A. W. Graham.	25,000	Han. Nat. Bk., N. Y.; Tradesmen's Nat. Bk., Pittsburg.
"	▲Pittsburg (Allegheny.)	Federal National Bank	J. A. Langfitt G. W. Eisenbeis.	2,000,000	
"	▲Pittsburg (Allegheny.)	Hazelwood Bank §	H. A. Hornberger. J. G. Douglass.	30,580	Han. Nat. Bk., N. Y.; Merch. & Mnfrs. Nat. Bk., Pittsburg.
"	▲Pittsburg (Allegheny.)	Samuel R. MacLean †			
"	▲Ridgway (Elk.)	Ridgway National Bank	John Curry Wm. Postlethwait.	100,000	Han. Nat. Bk., N. Y.
"	Scottdale (Westmoreland.)	Broaday National Bank	E. H. Reed E. B. Harshaw.	50,000	Scab. N. B., N. Y.; Monongahela N. B., Pitts.
South Dakota	Hazel* (Hamlin.)	First State Bank §	E. A. Syverson E. A. Mickelsen.	10,000	First Nat. Bk., Minpls; Far. & Citizens Bk., Bryant, S. D.
"	White Lake (Aurora.)	White Lake Sav. Bk. §	F. R. Preston M. McMillan.	5,000	Chase Nat. Bk., N. Y.; Sec. Nat. Bk., Sioux C.
"	Winfred* (Lake.)	State Bank of Winfred §	T. Thompson W. H. Pingrey.	2,500	Mer. Loan & Tr. Co., Chi.; State Bkg. & Tr. Co., Sioux Falls.
Tennessee	Viola* (Warren.)	Bank of Viola §	G. H. Stubblefield A. J. Brewer.	10,000	Han. Nat. Bk., N. Y.; Amer. Nat. Bk., Nash.
Texas	Bells* (Grayson.)	Farmers & Merchants Bank †	H. W. Witcher. S. D. Simpson.	10,000	
"	▲Crockett (Houston.)	Farmers & Merchants National Bank	B. F. Chamberlain A. Baker.	50,000	Han. Nat. Bk., N. Y.; Third Nat. Bk., St. L.
"	▲Dallas (Dallas.)	Dallas Loan & Trust Co. §	Henry D. Lindsley A. Templeton, *S. & T*	50,000	
"	La Porte* (Harris.)	Brenton & McKay †			Imp. & Tr. Nat. Bk., N. Y.; Planters & Mech. Nat. Bk., Huston.
"	Lovelady* (Houston.)	Montgomery & Lawrence †			First Nat. Bk., Houston; Boatmen's Bk., St. L.
"	▲Seymour (Baylor.)	Davis National Bank	O. M. Love R. E. Fowlkes.	41,540	Hanover Nat. Bk., N. Y.; 1st Nat. Bk., Ft. Worth.
Washington	Fairhaven (Whatcom.)	Henry Andrews & Co. †			
West Virginia	▲Martinsburg (Berkeley.)	Peoples Trust Co. §	Henry J. Seibert F. E. Wilson.	150,000	
Wisconsin	▲Antigo (Langlade.)	Langlade National Bank	J. F. Albers H. C. Humphrey.	50,000	4th Nat. Bk., N. Y.; 1st Nat. Bk., Chi.
"	Clear Lake* (Polk.)	Bank of Clear Lake †	E. A. Montgomery, *Cash.*	5,000	Ft. Dear. Nat. Bk., Chi.; Met. Nat. Bk., Minpls.
"	Eagle* (Waukesha.)	Bank of Eagle §	Frank A. Abendroth H. M. Loibl.	6,000	Nat. Ex. Bk., Mil.; Bankers Nat. Bk., Chi.
"	▲Milwaukee (Milwaukee.)	Wisconsin Fidelity Tr. & Safe Deposit Co.	Howard Greene J. M. W. Pratt, *S. & T.*	125,000	
Wyoming	▲Sheridan (Sheridan.)	State Bank of Sheridan §	H. C. Bostwick H. C. Alger.	50,000	Nat. Bk. Com., N. Y.; Met. Nat. Bk., Chi.
Northwest Ter.	Rosthern*	Imperial Bank of Canada	John H. Wilson, *Mgr.*		Bk. of Montreal, N. Y.; 1st Nat. Bk., Chi.
Ontario	Fenelon Falls	J. C. McKeggie & Co.			
Quebec	Stanstead* (Stanstead.)	Dominion Bank	S. L. Jones, *Mgr.*		National City Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Windsor Mills* (Richmond.)	Eastern Townships Bk.			

* New banking point.

BANKS REPORTED DISCONTINUED

Since the July, 1901, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
Alabama	Ensley ..... Jefferson	Steel City Bank ..... †	Succeeded by First National Bank.
Georgia	Cordele ..... Dooly	Peoples Bank ..... §	Succeeded by Cordele National Bank.
"	" ..... "	Bank of Wight & Weslosky Co. ... §	Succeeded by Cordele National Bank.
Illinois	Hammond ..... Piatt	Dighton & Thompson ..... †	Succeeded by State Bank of Hammond.
"	▲Mount Sterling ..... Brown	Bloomfield, Skiles & Co. ..... †	Succeeded by Brown County State Bank.
"	Rantoul ..... Champaign	Collison Bros. & Co. ..... †	Consolidated with First National Bank.
Indiana	Tippecanoe ..... Marshall	Bank of Tippecanoe ..... †	Closed.
"	Wingate ..... Montgomery	Farmers & Merchants Bank ..... §	Succeeded by Farmers Bank.
Iowa	Callender ..... Webster	Bank of Callender ..... †	Succeeded by Callender Savings Bank.
"	Hardy ..... Humboldt	Bank of Hardy ..... †	Succeeded by State Bank of Hardy.
"	▲Keosauqua ..... Van Buren	Manning's Bank ..... †	Liquidated.
Minnesota	Chokio ..... Stevens	Bank of Chokio ..... †	Succeeded by First National Bank.
Nebraska	▲Broken Bow ..... Custer	Farmers Bank of Custer County. §	Liquidated.
New York	▲Poughkeepsie ..... Dutchess	Poughkeepsie National Bank	Succeeded by Poughkeepsie Trust Co.
Ohio	Carey ..... Wyandot	Carey Banking Co. ..... §	Failed.
"	▲Cleveland ..... Cuyahoga	Superior Street Sav. & Bkg. Co. ... §	Failed.
"	▲Eaton ..... Preble	Farmers & Citizens Bank ..... †	Consolidated with Eaton Banking Co.
Oklahoma Territory	Carroll ..... Woods	Bank of Carroll ..... §	Succeeded by Bank of Fairview, Fairview, Okla. Ter.
Washington	Fairhaven ..... Whatcom	Citizens National Bank	Succeeded by Henry Andrews & Co.
West Virginia	▲Martinsburg ..... Berkeley	Peoples National Bank	Succeeded by Peoples Trust Co.
Wisconsin	▲Milwaukee ..... Milwaukee	Wisconsin Trust Co. ..... §	Liquidating.

REPRESENTATIVE ATTORNEYS
IN THE
United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*† .....Henry	J. G. Cowan.
Albertville*† ...Marshall	E. O. McCord.
Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* .....Covington	Henry Opp.
▲Anniston*†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*.....St. Clair	Inzer & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*†.....Etowah	See Gadsden.
Bessemer*† ....Jefferson	B. C. Jones.
▲Birmingham*†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*†.....Bibb	W. H. Logan.
▲Brewton*† ....Escambia	M. A. RABB.
Bridgeport*†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder
▲Camden*†.....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*†.....Bibb	W. W. Lavender.
Citronelle*† .....Mobile	See Mobile.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
Columbia*† .....Henry	B. F. REID.
▲Columbiana*† .....Shelby	Brown & Leeper.
Courtland*† ...Lawrence	See Moulton.
▲Cullman*†.....Cullman	George H. Parker.
▲Dadeville*† ...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*† .....Morgan	C. C. HARRIS.
Demopolis*† ...Marengo	GESNER WILLIAMS.
Dothan*† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*† Cleburne	Merrill & Bridges.
▲Elba*† .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	See Birmingham.
Enterprise*† .....Coffee	See Elba.
Eufaula*† .....Barbour	A. H. MERRILL.
▲Eutaw*† .....Greene	McQueen & Harwood.
▲Evergreen*† ....Conecuh	Farnham & Crum.
Faunsdale*† ....Marengo	R. M. Douglas.
▲Fayette*† .....Fayette	McGuire & Collier.
▲Florence*† ...Lauderdale	SIMPSON & JONES.
▲Fort Payne*† ...De Kalb	L. L. Cochran.
Fruithurst*† ...Cleburne	R. L. Blackmarr.
▲Gadsden*† .....Etowah	DORITCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*† .....Hale	Tutwiler & Jones.
▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*†..Marshall	J. D. Davis.
▲Hamilton*● .....Marion	B. R. Fite.
Hartselle*† .....Morgan	Porter M. Brindley.
▲Haynesville* ....Lowndes	Richardson & Whitten.
▲Huntsville*† ....Madison	ROBERT E. SPRAGINS.
Jacksonville*† . Calhoun	S. D. G. Brothers.
▲Jasper*† .....Walker	Coleman & Bankhead.
▲Lafayette*† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*† .....Sumter	Altman & Brockway.
▲Luverne*† ....Crenshaw	Richardson & Bricken.
▲Marion*†.....Perry	J. H. Stewart.
▲Mobile*●† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*† .....Shelby	J. M. Reynolds.
¶▲Montgomery*●† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercrombie.
New Decatur*† ..Morgan	J. C. Eyster.
▲Oneonto*●† .....Blount	G. W. Darden.
▲Opelika*●† .....Lee	BARNES & DUKE.
Oxford*●† .....Calhoun	E. H. Hanna.
▲Ozark*●† .....Dale	Joseph E. Acker.
Piedmont*●† .....Calhoun	Cooke & Cooke.
Pratt City*● ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*●† .... Autauga	C. E. O. TIMMERMAN.
Roanoke*●†.....Randolph	R. E. Taylor.
▲Rockford*.....Coosa	John W. Batson.
▲Russellville*●† ...Franklin	W. H. KEY.
▲Scottsboro*●† ....Jackson	J. E. Brown.
▲Scale*●†.....Russell	Boykin & Benton.
▲Selma*●†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*●†..... Colbert	R. H. Wilhoyte.
▲St. Stephens*.Washington	C. C. Kimbrough.
Sylacauga*●† .. Talladega	See Talladega.
▲Talladega*●† ....Talladega	WHITSON & GRAHAM
Thomasville*●†.... Clarke	Norman Gunn.
▲Troy*●† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*●†.Tuscaloosa	FOSTER & OLIVER
▲Tuscumbia*●†.....Colbert	Isaac Orme.
▲Tuskegee*●† ..... Macon	W. F. Foster
▲UnionSprings*●† .Bullock	L. M. MOSELEY.
Uniontown*●† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont.....Cullman	See Cullman.
Warrior*●†.....Jefferson	S. C. Davidson.
▲Wedowee*.....Randolph	R. S. Pate.
▲Wetumpka*●†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*●	Lyons & Lyons.
Nome	James Keffer.
▲Sitka*●	BURTON E. BENNETT.
Skagway●	Church & Day.

ARIZONA.

Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*●†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*●†.....Navajo	C. O. Anderson.
Jerome*●† ..... Yawapai	HEYWARD M. GIBBES.
▲Kingman*●†.....Mohave	J. M. Brown.
Mesa*●†..... Maricopa	George W. Woy.
▲Nogales*●†....Santa Cruz	E. Williams.
¶▲Phœnix*●†..... Maricopa	L. H. CHALMERS.
▲Prescott*●† .....Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Chas. L. Rawlins.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*●† .....Maricopa	W. J. Kingsbury.
▲Tombstone*●†.... Cochise	Charles S. Clarke.
▲Tucson*●†..... Pima	ROCHESTER FORD.
Williams*●†.... Coconino	See Flagstaff.
▲Yuma*●† .....Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•† ... Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•† .... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Blackrock*•† ... Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*•†..... Monroe	C. F. Greenlee.
▲Camden*•† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* .... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•† ..... Monroe	THOMAS & LEE.
▲Clarksville*•† ... Johnson	McKennon & Patterson.
▲Clinton* ..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
▲Corning*•† ..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•† ..... Sevier	Collins & Lake.
▲Desarc* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*• ..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Parks.
▲El Dorado*•† ..... Union	E. O. MAHONY.
England*•† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* .... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	R. A. VAUGHAN.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† .. Sebastian	YOUMANS & YOUMANS.
Gravette*•† ..... Benton	W. H. Austin.
▲Greenwood*•†. Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*•† ..... Sharp	C. D. Foster.
▲Harrisburg*•† ... Poinsett	J. J. Mardis.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
Hope*•†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†... Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	W. T. Brooks.
Imboden*•† .... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•†. Craighead	EDWARD H. MATHES.
Junction*†..... Union	E. O. Mohoney.
Kingsland*•†... Cleveland	See Ilison.
▲Lake City*..... Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Gains.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	E. F. GREER.
▲Magnolia*•† .... Columbia	Stevens & Stevens.
▲Malvern*•†... Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	L. P. Berry.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•† ..... Polk	MARK P. OLNEY.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† ..... Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*..... Stone	B. F. Williamson.
▲Mount Ida* . Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	C. C. Pinnix.
Nashville*†..... Howard	W. C. Rodgers.
▲NewLewisville*† L'Fay'te	King & Searcy.
▲Newport*•† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry* ..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†.... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*•† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond* .. Little River	J. C. Head.
▲Rison*•†..... Cleveland	W. J. Stanfield.
Rogers*•† ..... Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•†..... Miller	WEBBER & WEBBER.
▲Van Buren*•† .. Crawford	JESSE TURNER.
▲Vanndale*•† ..... Cross	O. N. Killough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†. Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†... Alameda	E. K. TAYLOR.
▲Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•†. Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† .... Los Angeles	W. H. Davies.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•† ..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*†... San Luis Ob.	B. H. Franklin.
Campbell*•† .. Santa Clara	See San Jose.
Cayucos*†.... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•†.... Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†... Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutchflat*•†..... Placer	W. P. Snowden.
Elsinore*•†..... Riverside	Collier & Evans.
Escondido*•†.. San Diego	See San Diego.
▲Eureka*•† ..... Humboldt	J. N. GILLETT.
▲Fairfield*†..... Solano	Coghlan & Harvey.
Fallbrook*†... San Diego	See San Diego.
Ferndale*•†.... Humboldt	James Smith.
Folsom*•† . . Sacramento	See Sacramento.
Forest*•†..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ... Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•†..... Monterey	S. W. Mack.
Grass Valley*•†.... Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†. Santa Barb.	See Santa Maria.
▲Hanford*•† ..... Kings	J. W. Hudson.
Haywards*•† ..... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•†... San Benito	BRIGGS & HUDNER.
Hueneme*•†..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†..... Alameda	G. D. Langan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*•. Santa Barbara	Fox & Sheridan.
Longbeach*•†.. Los Ang's	E. C. Denio.
▲Los Angeles*•†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorneys for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† . Santa Clara	W. M. Beggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville* ..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*†.Contra Costa	W. S. Tinning.
▲Marysville*†.....Yuba	FORBES & DINSMORE.
Mendocino*†..Mendocino	M. J. Byrnes.
▲Merced*†.....Merced	J. W. KNOX.
▲Modesto*† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*†....Monterey	S. F. Gell.
▲Napa*† .....Napa	JOHN T. YORK.
National City*† San D'go	See San Diego.
▲Nevada City*†....Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*†..... Stanislaus	See Modesto.
▲Oakland*† .....Alameda	METCALF & METCALF.
Oceanside*†...San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Joliffe.
Orange*†..... Orange	See Santa Ana.
Orland*†..... Glenn	See Willows.
▲Oroville*†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*†Monterey	E. C. Smith.
Paloalto*†...Santa Clara	Joseph Hutchinson.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*†.....Sonoma	HASKELL & DENNY.
▲Placerville*†..El Dorado	Irwin & Irwin.
Pleasanton*†... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Portersville*† ....Tulare	J. F. Boller.
▲Quincy*†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Redbluff*†.....Tehama	JOHNSON & CHASE.
▲Redding*†.....Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'nM'teo	George C. Ross.
▲Riverside*†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*†...Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*†.Calaveras	F. J. Solinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI, Safe Deposit Building. General practice. Correspondence solicited. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*†..Riverside	T. T. Porteous.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†...Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†..San Mateo	C. N. Kirkbride.
San Miguel*†..S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*†.....Marin	HEPBURN WILKINS.
▲Santa Ana*†.....Orange	E. E. Keech.
▲Santa Barbara*†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*†Santa Clara	D. Henderson.
▲Santa Cruz*†..Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*†Santa Bar'a	T. R. Finley.
Santa Monica*†Los Ang's	Tanner & Taft.
Santa Paula*† ...Ventura	See Ventura.
▲Santa Rosa*† ....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Stidger & Son.
Selma*†.....Fresno	E. E. Shepard.
Sonoma*† .....Sonoma	R. R. Poppe.
▲Sonora*†..... Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*†.....Solano	George A. Lamont.
▲Susanville*†.....Lassen	Goodwin & Goodwin.
Sutter Creek*†..Amador	See Jackson.
Tehachapi*†..... Kern	See Bakersfield.
Templeton*†..S. Luis Ob.	See Paso Robles
Tomales*†.....Marin	Fred Woodworth.
Truckee*†..... Nevada	C. F. McGlashan.
Tulare*†..... Tulare	DAVIS & ALLEN
Tustin*†..... Orange	See Santa Ana.
▲Ukiah*†.....Mendocino	J. A. Cooper.
Vacaville*†..... Solano	R. Barcar.
Vallejo*†.....Solano	L. G. HARRIER.
Valleyford*†....Sonoma	See Santa Rosa.
▲Ventura*†..... Ventura	THOMAS O. TOLAND.
▲Visalia*†.....Tulare	MILLER & HANNAH.
Watsonville*†Santa Cruz	Holbrook & Maher.
▲Weaverville*† .... Trinity	James W. Bartlett.
Wheatland*†.....Yuba	E. T. Manwell.
Whittier*†...Los Angeles	WM. M. HIATT.
Williams*†..... Colusa	See Colusa.
▲Willow*†..... Glenn	Frank Moody.
Winters*†..... Yolo	Philip Bruton.
▲Woodland*†.....Yolo	ARTHUR C. HUSTON.
▲Yreka*†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*†.... Washington	August Muntzing.
Alamosa*†..... Conejos	W. E. Cox.
Alma*†.....Park	See Fairplay.
Amethyst*†..... Mineral	Albert L. Moses.
▲Aspen*†..... Pitkin	R. G. WITHERS.
Berthoud*†..... Larimer	See Fort Collins.
▲Boulder*†..... Boulder	S. S. DOWNER.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*†....Arapahoe	W. G. Lovelace.
Brush*†.....Morgan	See Fort Morgan.
▲Buenavista*†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*†.Kit Carson	See Denver.
▲Canon City*†...Fremont	WALDO & DAWSON.
Carbondale*†.... Garfield	See Glenwood Springs.
▲Castlerock*†.... Douglas	A. G. Webster.
▲Central City*†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*.....Routt	L. L. Breeze.
▲Creede*†..... Mineral	A. L. MOSES.
CrestedButte*†Gunnison	Metzler Bros.
▲Crippleccreek*†....Teller	J. MAURICE FINN.
▲Del Norte*†..Rio Grande	George P. Wilson.
▲Delta*†..... Delta	GEORGE STEPHAN.
¶▲Denver*†.... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*†... Montezuma	See Cortez.
▲Durango*† .....La Plata	O. S. Galbreath.
Eaton*†.....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*†..... Park	CHARLES A. WILKIN.
Florence*†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	E. E. Williams.
Fowler*†..... Otero	See La Junta.
Garrison†..... Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gillett*†..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*†Garf'ld	E. T. TAYLOR.
▲Golden*†.....Jefferson	W. A. Dier.
Granada*†.....Prowers	W. O. Merrill.
▲Grand Junction*†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*†..... Weld	H. N. HAYNES.
▲Gunnison*†....Gunnison	DEXTER T. SAPP.
Holly*†.....Prowers	J. S. McMurtry.
▲Holyoke*†.....Phillips	J. S. Bennett.
Hooper*†.....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*†.....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. R. Scott.
▲Julesburg*†.... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*†..... Otero	W. R. GIBSON.
▲Lake City*†.....Hinsdale	Brown & Nourse.
▲Lamar*†.....Prowers	C. C. Goodale.
▲Las Animas*†.....Bent	A. M. Lambright.
▲Leadville*†.....Lake	WILLIAM H. NASH.
Littleton*†.....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Longmont*•†	H. M. MINOR.
Loveland*•†	Lyman Porter.
Mancos*•†	See Cortez.
Manzanola*•†	Horace B. Dye.
▲Mecker*	J. L. Gray.
Monte Vista*•†	Jesse Stephenson.
▲Montrose*•†	S. S. Sherman.
New Windsor*†	Geo. J. Rowne.
▲Ouray*•†	STORY & STORY.
Pitkin*•†	See Gunnison
▲Pueblo*•†	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*•†	A. R. Brown.
▲Rico*•†	JOHN KNOWLES.
Ridgway*•†	See Ouray.
Rifle*•†	See Glenwood Springs.
Rockyford*•†	R. S. Beall.
▲Saguache*	W. E. Cox.
Salida*•†	A. R. MILLER.
▲San Luis*	See Alamosa.
▲Sheridan Lake*•†	J. S. Booher.
▲Silvercliff*†	John T. McNeeley.
▲Silverton*•†	EDGAR BUCHANAN.
▲Springfield*†	See Trinidad.
Steamboat Spr.*	J. R. Harding.
▲Sterling*•†	SMITH A. BURKE.
Stockyards	F. C. Goudy.
▲Sulphur Springs*	J. N. Pettingill.
▲Telluride*•†	L. C. KINIKIN.
▲Trinidad*•†	A. C. McCHESNEY.
Victor*•†	J. W. HUFF.
▲Walsenburg*•†	P. W. Sweeney.
Westcliffe*	J. G. Schweigert.
Windsor*†	See Greeley.
Wray*•†	See Akron.
▲Yuma*•†	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†	M. P. Yoemans.
Ansonia*•†	MUNGER & MUNGER.
Berlin*•†	See New Britain.
Bethel*•†	See Danbury.
Bloomfield*•†	See Hartford.
Branford*•†	Harry W. Doolittle.
▲Bridgeport*•†	HALL & HILL.
Bristol*•†	See Hartford.
Brookfield*•†	See Danbury.
Brooklyn*†	See Danielson.
Bucklands	See Hartford.
Canaan*•†	J. H. Roraback.
Canton*•†	See Hartford.
Central Village*•†	See Danielson.
Chester*•†	Willcox & Tyler.
Clinton*•†	Charles A. Pelton.
Colchester*•†	E. S. Day.
Collinsville*•†	Oliver Case.
Cornwall*	See Litchfield.
Cromwell*•†	See Middletown.
▲Danbury*•†	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•†	ARTHUR G. BILL.
Deepriver*•†	R. W. Tyler.
Derby*•†	WOOSTER, WILLIAMS & GAGER.
Durham*	See Middletown.
East Haddam*†	Julius Attwood.
East Hartford*•†	See Hartford.
East Lyme*•†	See New London.
Elmwood*•	See Hartford.
Enfield*•†	J. W. Thompson.
Essex*•†	James Phelps & Sons.
Fairfield*•†	Bacon Wakeman.
Falls Village*•†	See Salisbury.
Farmington*†	See Hartford.
Glastonbury*•†	See Hartford.
Granby*•†	See Hartford.
Greenwich*•†	R. JAY WALSH.
Groton*†	See New London.
Guilford*•†	See New Haven.
▲Haddam*•†	See Middletown.
¶▲Hartford*•†	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville*	See Thompsonville.
Higganum*•†	G. B. Carlson.
Jewett City*•†	See Norwich.
Kensington*†	See Hartford.
Lakeville*•†	See Salisbury.
▲Litchfield*•†	WOODRUFF & WOODRUFF.
Lyme*•†	See New London.
Manchester*•†	See South Manchester.
Meriden*•†	CORNELIUS J. DANAHER.
▲Middletown*•†	WARNER, WILLCOX & TYLER.
Milford*•†	George M. Gunn.
Moodus*†	See East Haddam.
Mystic*•†	LEMUEL CLIFT.
Naugatuck*•†	JOHN M. SWEENEY.
New Britain*•†	B. F. GAFFNEY.
New Canaan*•†	See Stamford.
New Hartford*•†	F. A. Jewell.
▲New Haven*•†	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•†	ALFRED COIT.
Newington*†	See Hartford.
▲New Milford*•†	Frank W. Marsh.
Newtown*•†	Charles H. Northrop.
Norfolk*•†	R. B. Stoeckel
North Haven*•†	See New Haven.
North Manchester†	See South Manchester.
Norwalk*•†	WARNER & GOLDSMITH.
▲Norwich*•†	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•†	See New Haven.
Parkville†	See Hartford.
Plainfield*•†	See Putnam.
Plainville*•†	See New Britain.
Portland*•†	John M. Murdoch.
▲Putnam*•†	EDGAR M. WARNER.
Ridgefield*•†	See Danbury.
Rockville*•†	B. H. BILL.
Roxbury*†	See New Milford.
Salem*	See Norwich.
Salisbury*•†	Warner & Lander.
Saybrooke*•†	See Deep River.
Seymour*•†	Clifford J. Atwater.
Sharon*†	See Litchfield.
Shelton*†	E. L. Staples.
Simsbury*•†	See Hartford.
Southington*•†	Marcus H. Holcomb.
So. Manchester*•†	Charles R. Hathaway.
So. Norwalk*•†	See Norwalk.
Southport*•†	John H. Perry.
South Windsor*•†	See Hartford.
Stafford Spr.*•†	J. H. Reed.
Stamford*•†	HART & KEELER.
Stonington*•†	H. A. Hull.
Stratford*•†	Charles H. Peck.
Suffield*•†	Hugh M. Alcorn.
Thomaston*•†	F. W. Etheridge.
Thompson*•†	Charles E. Searles.
Thompsonville*•†	C. H. BRISCOE.
▲Tolland*†	Edwin S. Agard.
Torrington*•†	B. E. Higgins.
Unionville*•†	George E. Taft.
Vernon*•†	See Rockville.
Wallingford*•†	Leverett H. Hubbard.
▲Waterbury*•†	BRONSON & MINOR.
Watertown*•	Charles G. Root.
West Cornwall*•†	L. J. Nickerson.
Westhaven*•†	See New Haven.
Westport*	See Bridgeport.
West Winsted*†	See Winsted.
Wethersfield*•†	See Hartford.
▲Willimantic*•†	GEORGE W. MELONY.
Winchester*	See Winsted.
▲Windham*•	See Willimantic.
Windsor*•†	See Hartford.
Windsor Locks*•†	J. Warren Johnson.
▲Winsted*•†	WILBUR G. MANCHESTER.
Woodbury*†	Huntington & Warner.
Woodstock*	See Putnam.
Yantic*•†	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•†	See Dover.
Delaware City*•†	T. B. Heisel.
Delmar*•†	See Salisbury, Md.
¶▲Dover*•†	ROBERT H. VAN DYKE.
▲Georgetown*•†	Woodburn Martin.
Harrington*•†	See Dover.
Laurel*•†	See Georgetown.
Lewes*•†	Charles W. Whiley, Jr.
Middletown*•†	Martin B. Burris.
Milford*•†	W. F. Causey & Son.
Milton*•	Wm. F. Causey.
Newark*•†	C. B. Evans.
New Castle*•†	JOHN H. RODNEY.
Newport*•†	S. T. Townsend, Jr.
Odessa*	See Wilmington.
Seaford*•†	See Georgetown.
Smyrna*•†	See Dover.
▲Wilmington*•†	HARRY EMMONS.
" "	L. C. VANDEGRIFT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*•† ..... D. C.	See Washington.
Georgetown*•† ..... D. C.	CHARLES R. CRAGIN.
¶▲Washington*•† ..... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*•† . Franklin	H. C. Hicks.
▲Arcadia*•† ..... De Soto	FORRESTER & BURTON.
Avonpark*..... De Soto	C. D. Knapp.
▲Bartow*•† ..... Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Braidentown*•† . Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*•† ..... Levy	E. A. Pinnell.
▲Brooksville*•† . Hernando	W. S. Jennings.
Cedar Keys*•† ..... Levy	E. J. Lutterloh.
Cocoa*•† ..... Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*•† ..... Pasco	J. A. Hendley.
Daytona*•† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*•† Walt'n	S. K. Gillis.
▲Deland*•† ..... Volusia	Stewart & Bly.
Eustis*•† ..... Lake	B. S. Weeks.
▲Fernandina*•† ..... Nassau	H. J. BAKER.
Fort Meade*•† ..... Polk	W. S. Athens.
▲Gainesville*•† ..... Alachua	W. C. JACKSON.
▲Greencove Spgs*•† .. Clay	See Jacksonville.
Interlachen*•† ..... Putnam	See Palatka.
▲Inverness*•† ..... Citrus	I. M. Barton.
▲Jacksonville*•† ..... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*•† ..... Hamilton	Johnson & Johnson.
Juno*..... Dade	A. E. Heyser.
▲Key West*•† ..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*•† ..... Osceola	See Orlando.
▲Lake City*•† ..... Columbia	ROBERSON & SMALL.
Lakeland*•† ..... Polk	P. Tucker.
Leesburg*•† ..... Lake	Tinnon & McNamee.
▲Live Oak*•† ..... Suwannee	B. B. Blackwell.
▲Macclenny*•† ..... Baker	See Jacksonville.
▲Madison*•† ..... Madison	C. B. ASHLEY.
▲Marianna*•† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*•† ..... Brevard	See Titusville.
▲Miami*•† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*•† ..... Santa Rosa	E. Amos.
▲Monticello*•† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*•† ..... Marion	W. S. BULLOCK.
Orange City*•† ..... Volusia	A. M. Bailey.
▲Orlando*•† ..... Orange	MASSEY & WARLOW.
▲Palatka*•† ..... Putnam	DAVIS & HILBURN.
Palmbeach*•† ..... Dade	W. I. Metcalf.
Palmetto*•† ..... Manatee	See Braidentown.
▲Pensacola*•† ..... Escambia	BLOUNT & BLOUNT.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*•† . De Soto	I. H. Trabue.
▲Quincy*•† ..... Gadsden	P. W. White.
Sanford*•† ..... Orange	T. E. WILSON.
▲Stanton*• ..... Marion	See Ocala.
▲Starke*•† ..... Bradford	J. T. Wills.
▲St. Augustine*•† . St. John	W. W. DEWHURST.
St. Petersb'g*•† . Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*•† ..... Leon	R. W. WILLIAMS.
▲Tampa*•† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*•† . Hillsboro	See Tampa.
▲Tavares*•† ..... Lake	J. F. Brown.
▲Titusville*•† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*•† Dade	See Palmbeach.
Westville*•† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*•† ..... Wilcox	T. L. Holton.
Acworth*•† ..... Cobb	J. J. Northcott.
Adairsville*•† ..... Bartow	See Cartersville.
Adel*•† ..... Berrien	See Tifton.
▲Albany*•† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*•† ..... Sumter	ELLIS & ELLIS.
▲Appling* ..... Columbia	See Augusta.
Arlington*•† ..... Calhoun	W. D. Sheffield.
▲Athens*•† ..... Clarke	STRICKLAND & GREEN.
¶▲Atlanta*•† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*•† ..... Richmond	WM. R. BARRETT. Refers to any bank in Augusta.
" ..... "	P. C. O'GORMAN. Refers to local banks.
▲Bainbridge*•† ..... Decatur	R. B. RUSSELL.
Barnesville*•† ..... Pike	W. W. LAMBDIN.
▲Baxley*•† ..... Appling	J. H. Thomas.
▲Blackshear*•† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville* ..... Union	J. A. Butt.
▲Blakely*•† ..... Early	R. H. Powell & Son.
▲Blueridge*•† ..... Fannin	O. R. Dupree.
Boston*•† ..... Thomas	See Thomasville.
▲Brunswick*•† ..... Glynn	W. E. KAY.
▲Buchanan*•† ... Haralson	See Tallapoosa.
▲Buena Vista*•† ..... Marion	George P. Monro.
Buford*•† ..... Gwinnett	J. O. H. Brown.
▲Butler*•† ..... Taylor	O. M. Colbert.
▲Calhoun*•† ..... Gordon	F. A. Cantrell.
▲Camilla*•† ..... Mitchell	S. S. Bennett.
▲Canton*•† ..... Cherokee	William A. Teasley.
▲Carnesville* ..... Franklin	W. R. Little.
▲Carrollton*•† ..... Carroll	R. D. Jackson.
▲Cartersville*•† ..... Bartow	J. H. WIKLE.
▲Cedartown*•† ..... Polk	J. A. Blance.
Chipley*•† ..... Harris	See Greenville.
▲Clarkesville*•† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*•† ..... Pulaski	See Hawkinsville.
▲Colquitt*•† ..... Miller	C. C. Bush.
▲Columbus*•† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*•† ..... Madison	See Danielsville.
▲Conyers*•† ..... Rockdale	John R. Maddox.
Cordele*•† ..... Dooly	J. T. HILL.
▲Covington*•† ..... Newton	J. G. Lester.
▲Crawfordville*•† . Tal'fe'o	Horace & Carl Holden.
Culloden*•† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cusseta*•† Chattahoochee	C. C. Minter.
▲Cuthbert*•† ..... Randolph	W. C. WORRILL.
▲Dahlonega* ..... Lumpkin	Price & Charters.
▲Dallas*•† ..... Paulding	A. J. Camp.
▲Dalton*•† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* ..... Madison	D. W. Meadow.
▲Darien*•† ..... McIntosh	C. L. Livingston.
Davisboro*•† Washington	See Louisville.
▲Dawson*•† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*•† ..... DeKalb	See Atlanta.
Demorest*•† .. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*•† .. Douglas	J. H. McLarty.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Dublin*•† ..... Laurens	P. L. Wade.
▲Eastman*•† ..... Dodge	James P. Highsmith.
▲Eatonton*•† ..... Putnam	W. B. Wingfield.
▲Elberton*•† ..... Elbert	W. D. Tutt.
▲Ellaville*•† ..... Schley	A. J. Walters.
▲Ellijay*•† ..... Gilmer	J. P. Perry.
▲Fairburn*•† ..... Campbell	L. S. Roon.
▲Fayetteville*•† ... Fayette	W. B. Hollingsworth.
Fitzgerald*•† ..... Irwin	L. KENNEDY.
Flovilla*•† ..... Butts	B. P. Bailey.
Flowery Branch*•† .. Hall	See Gainesville.
▲Forsyth*•† ..... Monroe	R. L. Berner.
▲Fort Gaines*•† ..... Clay	W. A. Scott.
Fort Valley*•† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	W. S. Hubbard.
▲Gainesville*•† ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*•• .. Quitman	T. L. Guerry.
▲Gibson*•† ..... Glascock	E. B. Rogers.
▲Greensboro*•† . Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•† ..... Harris	B. H. Walton.
Harmony Grove*•† Jack'n	R. L. J. Smith.
▲Hartwell*•† ..... Hart	A. E. McCurry.
▲Hawkinsville*•† .. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•† ..... Appling	See Hawkinsville.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*•† ..... Liberty	S. B. Brewton.
Hogansville*•† ..... Troup	Isaac Jackson.
▲Homer* ..... Banks	See Gainesville.
▲Homerville*•† ..... Clinch	R. G. Dickerson.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville* ..... Irwin	T. J. Luke.
▲Isabella* ..... Worth	G. G. WARREN.
▲Jackson*•† ..... Butts	M. P. HALL.
▲Jasper*•† ..... Pickens	J. W. Henley.
▲Jefferson*• ..... Jackson	J. C. Turner.
▲Jesup*•† ..... Wayne	D. M. Clark.
▲Jonesboro*•† ..... Clayton	W. M. Wright.
▲Knoxville*† ..... Crawford	R. C. Le Sueur.
▲Lafayette*•† ..... Walker	Lumpkin & Shattuck.
▲La Grange*•† ..... Troup	A. H. THOMPSON.
Lavonia*•† ..... Franklin	See Carnesville.
▲Lawrenceville*•† Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•† ..... Lee	Long & Son.
▲Lexington*•• .. Oglethorpe	Joel Cloud.
▲Lincolnton* ..... Lincoln	J. E. Strother.
▲Louisville*•† ..... Jefferson	Phillips & Phillips.
▲Lumpkin*•† ..... Stewart	J. T. HARRISON.
▲Macon*•† ..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† ..... Morgan	George & George.
▲Marietta*•† ..... Cobb	CLAY & BLAIR.
Marshallville*•† ... Macon	See Oglethorpe.
Maysville*•† ..... Jackson	A. J. Griffin.
▲McDonough*•† ..... Henry	James F. Wall.
▲McRae*•† ..... Telfair	E. D. Graham.
▲Milledgeville*•† . Baldwin	D. B. SANFORD.
Millen*•† ..... Screven	JAMES P. BRINSON.
Molina*•† ..... Pike	See Zebulon.
▲Monroe*• ..... Walton	B. S. Walker.
Montezuma*•† ..... Macon	Greer & Felton.
▲Monticello*•† ..... Jasper	J. D. Kilpatrick.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*• ..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•† Montgom'y	Geiger & Peterson.
▲Nashville* ..... Berrien	William D. Bille.
▲Newnan*•† ..... Coweta	R. W. FREEMAN.
▲Newton* ..... Baker	A. S. Johnson.
Ocilla*•† ..... Irwin	See Sylvania.
▲Oglethorpe*•† ..... Macon	Greer & Felton.
Pelham*•† ..... Mitchell	See Camilla.
▲Perry*•† ..... Houston	W. C. Davis.
Poulan*• ..... Worth	Frank Park.
▲Preston*•† ..... Webster	S. R. Stevens.
▲Quitman*•† ..... Brooks	J. G. McCall.
▲Reidsville* ..... Tattnall	E. C. COLLINS.
Reynolds*•† ..... Taylor	W. E. Steed.
Richland*•† ..... Stewart	E. L. Stevens.
▲Ringgold*•† ..... Catoosa	J. H. Anderson.
Rochelle*•† ..... Wilcox	D. B. Nicholson.
▲Rome*•† ..... Floyd	JOHN W. BALE.
Rutledge*•† ..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•† ..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•† ..... Taliaferro	See Washington.
Shellman*•† ..... Randolph	See Cuthbert.
Social Circle*•† ... Walton	T. Spearman.
▲Sparta*•† ..... Hancock	W. H. Burwell.
▲Springfield*•• Effingham	J. H. Hodge.
▲Springplace*†..... Murray	C. L. Henry.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St Mary's*•• ... Camden	See Brunswick.
▲Summerville*•. Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*•..... Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†..... Talbot	J. M. Mathews.
Tallapoosa*•†.. Haralson	Head & Head.
Tennille*•†.. Washington	John C. Harmon.
▲Thomaston*•†..... Upson	J. A. Cotten.
▲Thomasville*•†... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•†..... McDuffie	John T. West.
Tifton*•†..... Berrier	John Murrow.
Toccoa*•†..... Habersham	GEORGE P. IRWIN.
▲Traders Hill.... Charlton	See Waycross.
▲Trenton*•† ..... Dade	See Chattanooga, Tenn.
Unadilla*•†..... Dooly	J. L. Jones.
▲Valdosta*•†. ..... Lowndes	A. T. WOODWARD.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
Villa Rica*•† ..... Carroll	J. M. Moor.
▲Warrenton*•† ..... Warren	James Whitehead.
▲Washington*•†..... Wilkes	COLLEY & SIMS.
▲Watkinsville*•†... Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† ..... Burke	Lawson & Scales.
West Point*•†..... Troup	R. A. S. Freeman.
Winder*•†..... Jackson	W. H. Quarterman.
▲Wrightsville*•†.. Johnson	A. F. Dubose.
▲Zebulon*•†..... Pike	See Barnesville.

IDAHO.

▲Albion* ..... Cassia	J. C. Rogers.
▲Blackfoot*•† ..... Bingham	F. S. Dietrich.
¶▲Boise*•† ..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	John C. Rice.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*•† . Koot'al	John B. Goode.
Genesee*•†..... Latah	See Moscow.
Grangeville* ..... Idaho	W. N. Scales.
▲Hailey*•†..... Alturas	TEXAS ANGEL.
▲Idaho City*..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	H. K. Linger.
Juliaetta*•†..... Latah	See Moscow.
Kendrick*•†..... Latah	George W. Coutts.
▲Lewiston*• ... Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*•†.. Bear Lake	J. C. Rich.
▲Moscow*•†..... Latah	ORLAND & SMITH.
▲MountainHome*•† Elmore	W. C. Howie.
▲Mt. Idaho* ..... Idaho	W. N. Scales.
Murray* ..... Shoshone	See Wallace.
Nampa*•†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*•† ..... Canyon	Charles B. Coxe.
▲Pocatello*•†. ... Bannock	EDEN & TERRELL.
▲Rathdrum*•† ... Kootenai	Edwin McBee.
▲Salmon* ..... Lemhi	John H. Padgham.
Salubria* ..... Washington	O. F. Buse.
▲Shoshone*•†..... Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*... Fremont	J. E. COCHRAN.
▲Wallace*•†..... Shoshone	C. W. Beale.
Wardner*•†..... Shoshone	J. E. Gyde.
▲Weiser*•†..... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•†..... Knox	WILLIAM H. BEAVER.
Adair*•†..... McDonough	See Macomb.
Albany*•†..... Whiteside	D. S. Efner.
▲Albion*•†..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	McARTHUR & COOKE.
Alexis*•†..... Warren	Thomas R. Squires.
Allerton*•†..... Vermilion	See Danville.
Alpha*•†..... Henry	J. A. Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	JOSEPH V. E. MARSH.
Altona*•†..... Knox	L. K. Byers.
Amboy*•†..... Lee	W. E. Ives & Son.
Anchor*•†..... McLean	See Bloomington.
Anna*•† ..... Union	H. F. BUSSEY.
Annawan*•†..... Henry	W. H. Holzinger.
Antioch*•..... Lake	J. W. McDonald.
Apple River*•† Jo Daviess	J. S. Lamont.
Arcola*•†..... Douglas	Barricklow & Cofer.
Arenzville*•†..... Cass	M. McClure.
Argenta*•†..... Macon	See Decatur.
Armington*•†... Tazewell	See Bloomington.
Armstrong*•† . Vermilion	See Potomac.
Arrowsmith*•†... McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	P. H. Carey.
Ashland*•† ..... Cass	S. A. Shortt.
Ashley*•†.... Washington	See Nashville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ashton*† ..... Lee	See Dixon.
Assumption*†..Christian	See Pana.
Astoria*† ..... Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*† ..... Menard	See Petersburg.
Atkinson*†..... Henry	See Cambridge.
Atlanta*†..... Logan	F. L. Capps.
Atwood*† ..... Piatt	See Tuscola.
Auburn*† .....Sangamon	T. J. Nuckolls.
Augusta*†..... Hancock	W. H. Mead.
Aurora*† ..... Kane	JOHN M. RAYMOND.
Austin*†..... Cook	See Chicago.
Ava*† ..... Jackson	S. W. Treesh.
Avon*† ..... Fulton	See Lewistown.
Barrington*†..... Cook	Frank Robertson.
Barry*†..... Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*†..... Cass	R. R. HEWITT.
Beason*†..... Logan	William B. Curry.
▲Beecher*† ..... Will	See Peotone.
▲Belleville*†..... St. Clair	WILLIAM U. HALBERT.
Bellflower*† .... McLean	See Farmer City.
Belvidere*†..... Boone	W. W. WOOD.
Bement*†..... Piatt	W. G. Cloyd.
Benson*†..... Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*†..... Warren	See Monmouth.
Bethany*†..... Moultrie	See Sullivan.
Biggsville*†..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†..... Cook	BORMAN & McGRATH.
Blue Mound*†..... Macon	P. L. Van Cleve.
Bluffs*†..... Scott	Franklin C. Funk.
Bonegap*†..... Edwards	See Mt. Carmel.
Bowen*†..... Hancock	E. C. PETER.
Braceville*†..... Grundy	E. D. SCOTT.
Bradford*†..... Stark	See Toulon.
Braidwood*†..... Will	WILLIAM MOONEY.
Breese*†..... Clinton	See Carlyle.
Brighton*†..... Macoupin	D. D. Goodell.
Brimfield*†..... Peoria	See Peoria.
Broadlands*†Champaign	See Tuscola.
Brocton*†..... Edgar	J. U. Beck.
Buckley*†..... Iroquois	Mark R. Koplin.
Buda*†..... Bureau	Jesse Emerson.
Buffalo*†..... Sangamon	See Springfield.
Bunker Hill*†.Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*†..... Ogle	J. C. Woodburn.
Cabery*†..... Ford	See Kankakee.
▲Cairo*†..... Alexander	GREEN & GILBERT.
▲Cambridge*†..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†..Jackson	See Murphysboro.
Camp Point*†..... Adams	Orrin Dilley.
Canton*†..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*†..... Boone	H. B. Stevenson.
Carbondale*†.... Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*†..... Clinton	M. P. Murray.
Carlock*†..... McLean	See Bloomington.
▲Carmi*†..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*†..... Greene	HENRY T. RAINEY.
Carterville*†Williamson	George A. Henshaw.
▲Carthage*†..... Hancock	D. MACK & SON
Casey*†..... Clark	N. L. SCRANTON.
Cedarville*† Stephenson	Henry Richard.
Centralia*†..... Marion	S. A. Frazier.
Cerro Gordo*†..... Piatt	See Monticello.
Chadwick*†..... Carroll	W. S. Markley.
Champaign*†Champaign	J. L. RAY.
Chandlerville*†..... Cass	W. K. Mertz.
Chapin*†..... Morgan	See Jacksonville.
▲Charleston*†..... Coles	A. C. ANDERSON.
Chatham*†..... Sangamon	See Springfield.
Chatsworth*†Livingston	See Pontiac.
Chebanse*†..... Iroquois	See Kankakee.
Chenoa*†..... McLean	W. L. Miller.
▲Chester*†..... Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*†..... Cook	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	▲ZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co.
" ..... "	FRANK H. LENNARDS, 510 Chamber of Commerce Bldg. Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† Cook	See Chicago.
Chillicothe*†..... Peoria	H. C. Pettett.
Chrisman*†..... Edgar	See Paris.
Cisco*†..... Piatt	See Monticello.
Cissna Park*†...Iroquois	Isaac Miller Hamilton.
Clay City*†..... Clay	F. M. Chaffin.
Clayton*†..... Adams	J. L. Staker.
Clifton*†..... Iroquois	See Onarga.
▲Clinton*†..... DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*†..... Union	See Jonesboro.
Coffeen*†.. Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*..... Whiteside	See Morrison.
Colfax*†..... McLean	James P. Grove.
Collinsville*†...Madison	BURROUGHS BROS
Collison*†..... Vermilion	See Danville.
Compton*†..... Lee	See Paw Paw.
Cooksville*†.... McLean	John A. Sterling.
Cornell*†.... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†..... Shelby	C. R. Torrence.
Creal Sp'ga*†Williamson	George B. White.
Crescent City*†Iroquois	See Watseka.
Creston*†..... Ogle	See Rochelle.
Cropsey*†..... McLean	See Peoria.
Crossville*†..... White	See Carmi.
Cuba*†..... Fulton	See Canton.
Cullom*†.... Livingston	L. E. Swope.
Dallas City*†...Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.

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Town and County.	Name.
Danvers*•† ..... McLean	See Bloomington.
▲Danville*•† .... Vermilion	TILTON & CUNDIFF.
Davis*•† ..... Stephenson	W. Ende.
▲Decatur*•† ..... Macon	OUTTEN & ROBY.
Deer Creek*•† ... Tazewell	See Tekin.
DeKalb*•† ..... DeKalb	A. G. KENNEDY.
DeLand*•† ..... Platt	See Monticello.
Delavan*•† ..... Tazewell	J. O. Jones.
Des Plaines*•† ..... Cook	See Chicago.
Divernon*•† .. Sangamon	See Springfield.
▲Dixon*•† ..... Lee	R. S. FARRAND.
Dongola*•† ..... Union	See Jonesboro.
Donovan*•† ..... Iroquois	See Watseka.
Downer's Grove*•† .DuP.	M. Slusser.
Dundee*•† ..... Kane	W. G. Sutlin.
Dunlap*•† ..... Peoria	See Peoria.
DuQuoin*•† ..... Perry	R. W. S. WHEATLEY.
Durand*•† .... Winnebago	See Rockford.
Dwight*•† ..... Livingston	ROMBERGER & SMITH.
Earlville*•† ..... Lasalle	See Ottawa.
East Dubuque*•† .Jo Dav.	See Galena.
East Lynn*•† .. Vermilion	See Danville.
Easton*•† ..... Mason	See Havana.
East St. Louis*•† .St. Clair	B. H. CANBY.
Edelstein*•† ..... Peoria	See Peoria.
Edinburg*•† .... Christian	C. A. Prater.
▲Edwardsville*•† .Madison	HADLEY & BURTON.
▲Effingham*•† ..Effingham	S. F. GILMORE.
Elburn*•† ..... Kane	W. R. S. Hunter.
Eldorado*•† ..... Saline	J. C. Burnett.
Elgin*•† ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•† ....Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• ..Hardin	John C. Oxford.
Elkhart*•† ..... Logan	See Lincoln.
Elliott*•† ..... Ford	See Paxton.
Ellisville*† ..... Fulton	See Canton.
Ellsworth*•† ..... McLean	See Bloomington.
Elmhurst*•† ..... DuPage	George Sawin.
Elmwood*•† ..... Peoria	M. R. Sturtevant.
El Paso*•† ..... Woodford	J. I. KERR.
Emden*•† ..... Logan	See Lincoln.
Enfield*•† ..... White	John N. Wilson.
Englewood*•† ..... Cook	See Chicago.
Equality*•† ..... Gallatin	C. W. Wiedeman.
Erie*•† ..... Whiteside	William H. Allen.
Essex*•† ..... Kankakee	A. Gregson.
▲Eureka*•† ..... Woodford	W. H. FOSTER.
Evanston*•† ..... Cook	See Chicago.
Evansville*•† .. Randolph	William M. Schuwerk.
Fairbury*•† ... Livingston	CARRITHERS & AGARD.
▲Fairfield*•† ..... Wayne	CREIGHTON & THOMAS.
Fairland*•† ..... Douglas	See Tuscola.
Fairmount*•† .. Vermilion	See Danville.
Fairview*•† ..... Fulton	James Ten Eyck.
Farina*•† ..... Fayette	A. T. Brasel.
Farmer City*•† ... DeWitt	HERRICK & HERRICK.
Farmersville*•† .. Montg'.	See Springfield.
Farmington*•† ..... Fulton	A. A. Luckey.
Fillmore*•† .Montgomery	See Hillsboro.
Findlay*•† ..... Shelby	C. W. Fall.
Fisher*•† ..... Champaign	H. S. Kelley.
Fithian*•† ..... Vermilion	See Danville.
Flanagan*•† .. Livingston	C. C. Studley.
Flora*•† ..... Clay	Hoff & Hoff.
Foosland*•† .. Champaign	George A. De Long.
Forest City*•† .... Mason	See Havana.
Forrest*•† ..... Livingston	See Pontiac.
Forreston*•† ..... Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•† ..... Morgan	See Jacksonville.
Franklin Grove*•† ... Lee	See Dixon.
▲Freeport*•† ... Stephenson	H. C. HYDE
Fulton*•† ..... Whiteside	C. C. McMahon.
Galatia*•† ..... Saline	A. E. Somers.
▲Galena*•† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*•† ..... Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*•† ..... Henry	N. F. ANDERSON.
Gardner*•† ..... Grundy	See Morris.
Geneseo*•† ..... Henry	GEORGE W. SHAW.
▲Geneva*•† ..... Kane	W. J. BROWN.
Genoa*•† ..... De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† ..... Ford	LESLIE A. CRANSTON.
Gifford*•† ... Champaign	See Fisher.
Gillespie*•† ..... Macoupin	See Carlinville.
Gilman*•† ..... Iroquois	C. N. Saum.
Girard*•† ..... Macoupin	Knotts & Terry.
▲Golconda*• ..... Pope	THOMPSON & MOORE.
Golden*•† ..... Adams	See Quincy.
Goodhope*•† McDonough	See Macomb.
Grafton*•† ..... Jersey	See Jerseyville.
Grandridge*•† ..... Lasalle	See Ottawa.
Grant Park*• ..Kankakee	E. H. BUCK.
Grayslake*•† ..... Lake	See Libertyville.
Grayville*•† ..... White	T. G. Parker.
Greenfield*•† ..... Greene	BANDY & SULLIVAN.
Greenup*•†. Cumberland	W. H. McDonald.
Green Valley .... Tazewell	See Pekin.
Greenview*•† ..... Menard	R. L. Walker.
▲Greenville*•† ..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† ..... McLean	C. M. Coyle.
Griggsville*•† ..... Pike	See Pittsfield.
Grove City*..... Christian	See Edinburg.
Guthrie*† ..... Ford	See Gibson City.
Hamilton*•† .... Hancock	J. L. Miller.
Hammond*•† ..... Piatt	See Monticello.
Hamphire*•† ..... Kane	See Elgin.
Hanover*..... Jo Daviess	See Galena.
▲Hardin* ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*•† ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•† ..... McHenry	A. W. Young.
Harvel*•† ... Montgomery	See Springfield.
Harvey*•† ..... Cook	L. J. MOUSER.
▲Havana*•† ..... Mason	LYMAN LACEY, JR.
Hebron*•† ..... McHenry	See Harvard.
▲Hennepin*..... Putnam	W. H. CASSON.
Henry*•† ..... Marshall	Fred S. Potter.
Herrick*•† ..... Shelby	J. D. Burrus.
Herrin*..... Williamson	See Marion.
Herscher*•† ... Kankakee	See Kankakee.
Heyworth*•† ..... McLean	See Bloomington.
Highland*•† ..... Madison	Timothy Gruaz.
Highland Park*•† ... Lake	K. R. Smoot.
▲Hillsboro*•† .Montgomery	AMOS MILLER.
Hinckley*•† ..... DeKalb	See Aurora.
Hindsboro*•† ..... Douglas	See Tuscola.
Holcomb*•† ..... Ogle	C. E. Oakes.
Homer*•† ..... Champaign	R. C. Wright.
Hoopeston*•† .. Vermilion	DYER & WALBRIDGE.
Hopedale*•† ..... Tazewell	See Pekin.
Hume*•† ..... Edgar	T. J. Coffman.
Huntley*•† ..... McHenry	See Woodstock.
Hutsonville*•† .Crawford	See Robinson.
Hyde Park*•† ..... Cook	See Chicago.
Illopolis*•† .... Sangamon	S. P. Williams.
Ipava*•† ..... Fulton	W. A. Babcock.
Irving*•† ..... Montgomery	See Hillsboro.
Iuka*•† ..... Marion	See Salem.
Ivesdale*•† .... Champaign	See Monticello.
▲Jacksonville*•† .. Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•† ..... Jersey	H. W. Pogue.
▲Joliet*•† ..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*•† ..... Union	Karraker & Lingle.
Joy*•† ..... Mercer	See Aledo.
Kane*•† ..... Greene	See Carrollton.
▲Kankakee*•† .. Kankakee	H. K. WHEELER.
Kansas*•† ..... Edgar	E. G. Rose.
Keithsburg*•† .... Mercer	M. T. Kirkpatrick.
Kenney*•† ..... DeWitt	Scroggin & Co.
Kewanee*•† ..... Henry	CHAS. K. LADD.
Kings*•† ..... Ogle	See Rochelle.
Kingston*•† ..... DeKalb	See DeKalb.
Kinmundy*•† ..... Marion	John F. Donovan.
Kirkland*•† ..... DeKalb	See Genoa.
Kirkwood*•† ..... Warren	George M. Nixon.
Knoxville*•† ..... Knox	E. A. Corbin.
▲Lacon*•† ..... Marshall	E. D. RICHMOND
Ladd*•† ..... Bureau	J. W. BLEE.
Lafayette*•† ..... Stark	See Toulon.
Lagrange*•† ..... Cook	D. B. Lyman
Laharpe*•† ..... Hancock	L. S. McCrory.
La Moille*•† ..... Bureau	H. A. Stanard.
Lanark*•† ..... Carroll	C. W. Middlekauff.
La Rose*•† ..... Marshall	R. M. Barnes.
Lasalle*•† ..... Lasalle	DUNCAN & DOYLE.
Latham*•† ..... Logan	F. A. Gasaway.
▲Lawrenceville*•† Lawr'ce	C. J. BORDEN.
Leaf River*•† ..... Ogle	George E. Johnson.
Lebanon*..... St. Clair	H. H. HORNER.
Leland*•† ..... Lasalle	A. A. Clapsaddle.
Lemont*•† ..... Cook	Frank W. Welch.
Lena*•† ..... Stephenson	A. J. Clarity.
Leroy*•† ..... McLean	OWEN & OWEN.
▲Lewistown*•† ..... Fulton	HARRY M. WAGGONER
Lexington*•† ..... McLean	A. B. Davidson.
Libertyville*•† ..... Lake	Paul MacGuffin.
▲Lincoln*•† ..... Logan	OSCAR ALLEN.
Litchfield*•† Montgomery	McWILLIAMS & SONS.
Little York*•† .... Warren	See Monmouth.
Loami*•† ..... Sangamon	D. I. Staley.
Lockport*•† ..... Will	C. B. CHEADLE.
Loda*•† ..... Iroquois	Nathan P. Goodell.
London Mills*•† . Fulton	M. T. Robinson.
Longview*•†. Champaign	See Champaign.
Lostant*•† ..... Lasalle	G. F. Bell.
▲Louisville*•† ..... Clay	John R. Bonney.
Lovington*•† .... Moultrie	A. W. Lux.
Ludlow *•† ... Champaign	W. C. Smith
Mackinaw*•† .... Tazewell	See Pekin.
▲Macomb*•† ..McDonough	NEECE & SON.
Macon*•† ..... Macon	See Decatur.

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Town and County.	Name.
Manomet*† ..Champaign	See Champaign.
Makanda*† .....Jackson	See Murphysboro.
Malta*† .....DeKalb	D. F. Pease.
Manchester*† .....Scott	See Bluffs.
Manhattan*† .....Will	See Joliet.
Manito*† .....Mason	J. A. McComas.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† ....Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Elburn.
Maquon*† .....Knox	E. L. Swigart.
Marengo*† .....McHenry	A. B. Coon.
▲Marion*† ....Williamson	George W. Young.
Marissa*† .....St. Clair	R. S. Hamilton.
Maroa*† .....Macon	B. F. Shipley.
Marseilles*† .....Lasalle	See Ottawa.
▲Marshall*† .....Clark	J. W. GRAHAM.
Martinsville*† .....Clark	H. Gasaway.
Marysville .....Vermilion	See Potomac.
Mascoutah*† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*† .....Coles	ISAAC B. CRAIG.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† .....McHenry	H. C. Mead.
McLean*† .....McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg* ...Sang'n	See Springfield.
Media*† .....Henderson	See Stronghurst.
Medora*† .....Macoupin	J. W. Kitzmiller.
Melrose Park*† ....Cook	See Oak Park.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† .....Morgan	See Jacksonville.
Metamora*† ..Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† .....Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† .....Kendall	See Aurora.
Milton* .....Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ....Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† .....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McENIRY & McENIRY.
Momence*† ...Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	LODGE, HICKS & LODGE.
▲Morris*† .....Grundy	SANFORD BROS.
▲Morrison*† ....Whiteside	L. T. STOCKING.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .... Carroll	D. ALLEMAN.
Mt. Morris*† .....Ogle	John Weller.
Mt. Olive*† ....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† .....Brown	Hubbard & Reid.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	W. G. Colbert.
Mulberry Grove* ... Bond	W. C. SHIELDS.
▲Murphysboro*† .Jackson	G. W. ANDREWS.
Naperville*† .... Du Page	H. H. GOODRICH.
▲Nashville*† .Washington	H. H. Hosmer.
Nat. Stock Yards*†.St. C.	See East St. Louis.
Nauvoo*• ..... Hancock	G. A. RITTER.
Nebo*† .....Pike	I. J. Dyer.
Neoga*† .....Cumberland	See Toledo.
Neponset*† .....Bureau	See Kewanee.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin* ...Sangamon	W. M. Warren.
New Boston*† ....Mercer	M. Chamberlain.
New Holland*† ....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† .....Jasper	GIBSON & JOHNSON.
New Windsor*† ..Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† .Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† .....White	W. N. Green.
No. Henderson*† Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† .....Coles	J. H. Winkler.
Oak Park*† .....Cook	J. A. BALDWIN.
Oblong*† .....Crawford	See Robinson.
Odell*† .....Livingston	J. D. Pound.
Ogden*† .....Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† .....Richland	R. B. Witcher.
Onarga*† .....Iroquois	E. W. Morris.
Oneida*† .....Knox	See Galesburg.
▲Oquawka*† ...Henderson	R. Cooper.
Orangeville*†Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.

Town and County.	Name.
Palatine*† .....Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† .....Macoupin	Searcy & Euter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*• .....Sangamon	J. R. Kincaid.
Paw Paw*† .....Lee	C. F. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl*† .....Pike	See Milton.
Pearl City*† .Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WILLIAM A. POTTS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† .....Will	Michael Collins.
Perry* .....Pike	G. W. Hinman.
Peru*† ..... Lasalle	F. T. BEERS.
▲Petersburg*† .....Menard	T. W. McNEELY.
Philo*† .....Champaign	See Champaign.
▲Pinckneyville*† ... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† .....Pike	EDWARD DOOCY.
Plainfield*† ..... Will	George J. Arbelter.
Plano*† ..... Kendall	E. W. FAXON.
Pleasant Plains*† Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ....Livingston	R. S. McILDUFF.
Poplar Grove*† ... Boone	H. D. Blodgett.
Port Byron*•Rock Island	J. W. Simonson.
Potomac*† ....Vermilion	See Danville.
Prairie City*† McDon'gh	E. A. BOYNTON.
▲Princeton*† .....Bureau	CAIRO A. TRIMBLE.
Princeville*† .....Peoria	See Peoria.
Prophetstown*† Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*† .....Adams	HAMILTON & WOODS. Refer to First National and Kicker National banks.
Ramsey*† .....Fayette	See Vandalia.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	Thomas J. Roth.
Raritan* .....Henderson	See Stronghurst.
Ravenswood*† .....Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ...McHenry	See Woodstock.
Richview*† Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† .....Gallatin	W S. Phillips.
Roanoke*† ....Woodford	See Eureka.
Robinson*† ..... Ford	See Paxton.
▲Robinson*† .....Crawford	PARKER & CROWLEY.
Rochelle*† .....Ogle	D. W. Baxter.
▲Rockford*† ..Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† .....Cook	J. J. Barbour.
Roodhouse*† .....Greene	D. J. Sullivan.
Roscoe*† ....Winnebago	See Poplar Grove.
Roseland† .....Cook	See Chicago.
Roseville*† .....Warren	Leroy S. Scott.
Rossville*† ....Vermilion	W. B. Redden.
▲Rushville*† .....Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... Lasalle	See Ottawa.
Sadorus*† ....Champaign	See Tolono.
▲Salem*† .....Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	S. B. STINSON.
San Jose*† .....Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	See Lanark.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Secor*† .....Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona .....DeKalb	See Sycamore.
Shannon*† .....Carroll	See Lanark.
▲Shawneetown*† .Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† .....Macoupin	J. M. Hampton.
Shell*† .....Vermilion	L. E. Conner.
Sidney*† .....Champaign	See Champaign.
Sigel*† ....Shelby	E. Kunkler.
Smithfield*† .....Fulton	See Lewistown.
Smithshire*† .... Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sorento*•† ..... Bond	See Greenville.
South Chicago*•†...Cook	See Chicago.
South Evanston*•†..Cook	See Chicago.
Sparta*•† .....Randolph	R. J. Goddard.
Springerton•..... White	W. C. Ingram.
¶▲Springfield*•†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*•†..Bureau	WILLIAM HAWTHORNE.
Stanford*•† .....McLean	See Bloomington.
Staunton*•† ....Macoupin	R. E. DORSEY.
St. Anne*•† ....Kankakee	W. G. Brooks.
St. Charles*•† .....Kane	CHARLES A. MILLER.
St. Elmo*•†.....Fayette	See Vandalia.
St.Francis'vl'e*•†Lawre'ce	See Lawrenceville.
St. Joseph*•†..Champaign	See Champaign.
Sterling*•† ... Whiteside	I. L. WEAVER
Stewardson*•†.....Shelby	Boggs & McDaniel.
Stillman Valley*•†...Ogle	See Byron.
Stockton*•†...Jo Daviess	W. S. Eaton.
Stone Fort*•†.....Saline	L. E. Barker.
Stonington*•† ..Christian	See Taylorville.
Streator*•† .....Lasalle	P. J. LUCEY.
Stronghurst*•†Henderson	R. F. Robinson.
Sublette*•† .....Lee	See Paw Paw.
▲Sullivan*•† .....Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*•† .....Lawrence	Lewis & Sumner.
▲Sycamore*•†.....DeKalb	CARNES & DUNTON.
Table Grove*•†....Fulton	William S. Hipsley.
Tallula*•† .....Menard	J. J. Baker.
Tamaroa*•†.....Perry	See DuQuoin.
Tampico*•† ....Whiteside	See Morrison.
▲Taylorville*•†...Christian	J. C. McBRIDE.
Thawville*•†.....Iroquois	See Watseka.
Thomasboro*•†Champa'n	See Champaign.
Tinley Park*•†.....Cook	See Chicago.
Tiskilwa*•† .....Bureau	See Princeton.
▲Toledo*•† ....Cumberland	CHARLES M. CONNOR.
Tolono*•†.....Champaign	W. A. Perkins.
Toluca*•†.....Marshall	See Lacon.
Tonica*•† .....Lasalle	Gunn & Gunn.
▲Toulon*•†.....Stark	Allen P. Miller.
Tremont*•† .....Tazewell	See Pekin.
Trenton*•†.....Clinton	W. S. Louden.
Triumph*•†.....Lasalle	See Mendota.
Troy*•† .....Madison	See Edwardsville.
▲Tuscola*•† .....Douglas	ROY F. HALL.
Union Hille†...Kankakee	See Kankakee.
▲Urbana*•† ....Champaign	JOHN J. REA
Utica*•† .....Lasalle	J. B. Cunniff.
▲Vandalia*•†.....Fayette	S. A. PRATER.
Varna*•†.....Marshall	See Lacon.
Vermont*•† .....Fulton	J. C. Phillips.
Verona*•† ..... Grundy	J. L. Waterman.
Versailles*•† .....Brown	See Bluffs.
Victoria•..... Knox	See Galesburg.
▲Vienna*•†.....Johnson	Whitnell & Gillespie.
Viola*•† .....Mercer	See Aledo.
Virden*•† .....Macoupin	H. C. Simons.
▲Virginia*•†.....Cass	R. W. MILLS.
Waggoner*•†Montgom'ry	George Richardson.
Walnut*•†.....Bureau	M. A. Stiver.
Wapella*•† ..... De Witt	See Clinton.
Warren*•†.....Jo Daviess	W. H. Glasgow.
Warrensburg*•†...Macon	See Decatur.
Waraw*•† .....Hancock	W. N. GROVER.
Washburn*•†..Woodford	George P. Gill.
Washington*•†..Tazewell	John W. Dougherty.
Wataga*•† .....Knox	See Galesburg.
▲Waterloo*•† .....Monroe	JOSEPH W. RICKERT.
Waterman*•† ....De Kalb	See Sycamore.
▲Watseka*•† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*•†.....Lake	PERRY L. PERSONS.
Waverly*•† .....Morgan	Hamilton & Etter.
Waynesville*•†...De Witt	See Clinton.
Weldon*•†.....De Witt	See Clinton.
Wellington*•† ...Iroquois	See Watseka.
Wenona*•† .....Marshall	J. H. Jackson.
West Brooklyn*•†.....Lee	See Paw Paw.
West Chicago*•†.Du Page	C. D. Clark.
Westfield*•† .....Clark	J. D. Hemphill.
West Pullman*•†.....Cook	See Chicago.
West Salem*•† ..Edwards	See Albion.
▲Wheaton*•†.....Du Page	WILLIAM NUNN.
White Hall*•†.....Greene	Mark Meyerstein.
Williamsfield*•† ....Knox	See Galesburg.
Williamsville*•† Sanga'on	See Springfield.
Wilmington*•† ..... Will	Edward Corlett.
▲Winchester*•† .....Scott	JAMES A. WARREN.
Windsor*•† .....Shelby	Amos Walker.
Winnetka*•† .....Cook	Carlton Prouty.
Winslow*•†...Stephenson	See Freeport.
Woodhull*•†.....Henry	W. W. White.
▲Woodstock*•† ..McHenry	V. S. LUMLEY.
Wyanet*•†.....Bureau	See Princeton.
Wyoming*•† .....Stark	Frank Thomas.
Xenia*•† .....Clay	W. S. Morgan.
Yates City*•† .....Knox	See Galesburg.
▲Yorkville*•†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*•† .....Fulton	See Rochester.
Albany*•†.....Delaware	O. Dowden.
▲Albion*•† ..... Noble	L. W. WRIGLEY.
Alexandria*•† ....Madison	SHANNON & RIZER.
Amba*•†..... Benton	W. Lee Bartlett.
▲Anderson*•† .... Madison	WILLIAM S. DIVEN.
▲Angola*•† .....Steuben	BEST, BRATTON & YOTTER
Arcadia*•†.....Hamilton	Thomas J. Bishop.
Argos*•†.....Marshall	John R. Jones.
Ashley*•†..... Steuben	Thomas Wichwire.
Atlanta*..... Hamilton	See Cicero.
Attica*•†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*•† .....De Kalb	ROBY & HARPER.
Aurora*•† .....Dearborn	DOWNEY & SHUTTS.
Avilla*•†..... Noble	See Kendallville.
Batesville*•† ..... Ripley	Cravens & Cravens.
▲Bedford*•† .....Lawrence	BROOKS & BROOKS.
Bern*•† .....Adams	Kelly & Moran.
▲Bloomfield*•† .... Greene	CAVINS & HENDERSON.
▲Bloomington*•† ..Monroe	LEE & GRIMES.
▲Bluffton*•† ..... Wells	TODD & TODD.
▲Boonville*•† .... Warrick	ARMSTRONG & SHAFER.
Boswell*•† .....Benton	A. B. McAdams.
Bourbon*•†.....Marshall	J. D. Chaplin.
▲Brazil*•† .....Clay	RAWLEY & HUTCHISON.
Bremen*•†.....Marshall	S. J. Hayes.
Bristol*•†.....Elkhart	Harvey W. Kautz.
Brook*•† .....Newton	Graves & Graves.
Brookston*•† .....White	See Chalmers.
▲Brookville*•† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*•†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*•†.....DeKalb	C. J. Coats.
Cambridge City*•† Wayne	Lynn E. Kepler.
Camden*•† .....Carroll	P. Ray.
Campbellsb'g*•† Wash't'n	See Salem.
▲Cannelton*•† .....Perry	C. A. WEATHERS.
Carlisle*•†.....Sullivan	W. B. Akin.
Carthage*•† .....Rush	See Rushville.
Cayuga*•† .... Vermilion	J. H. BROWN.
Chalmers*•†.....White	E. R. Price.
Charlestown*•†.....Clark	W. H. Watson.
Chesterton*•† .... Porter	G. R. Williams.
Chrisney*•† .....Spencer	See Rockport.
Churubusco*•†...Whitley	John W. Orndorf.
Cicero*•† .....Hamilton	P. J. Fariss.
Clarks Hill*•†Tippecanoe	See Colfax.
Clay City*•†..... Clay	GEORGE W. WILTSE.
Clayton*•† .... Hendricks	See Plainfield.
Clinton*•† ..... Vermilion	J. A. Wittermood.
Colfax*•†.....Clinton	F. M. Goldsberry.
▲Columbia City*•† Whitley	ANDREW A. ADAMS.
▲Columbus*•† Bartho'mew	C. B. COOPER.
▲Connersville*•† ..Fayette	FLORA & BROADDUS.
Converse*•†.....Miami	Fred P. Clark.
Corunna*•† .....DeKalb	See Waterloo.
▲Corydon*..... Harrison	T. J. Wilson.
▲Covington*•† ...Fountain	CHARLES M. McCABE.
▲Crawfordsville*•† M'ntg'y	FINLEY P. MOUNT.
Crothersville*•†. Jackson	H. H. Prince.
▲Crown Point*•† .....Lake	J. KOPELKE.
Culver*•† .....Marshall	H. A. Logan.
Cynthiana*•† ..... Posey	John B. Smith.
Daleville*•† .....Delaware	J. M. Fenwich.
Dana*•† ..... Vermilion	E. B. James.
▲Danville*•† .....Hendricks	HOGATE & CLARK.
Darlington*•† Montgom'y	A. N. Cave.
▲Decatur*•† ..... Adams	E. K. ERWIN.
▲Delphi*•† ..... Carroll	SMITH & JULIEN.
Dillsboro*•† ....Dearborn	See Aurora.
Dunkirk*•† ..... Jay	J. T. Day.
Earl Park*•† .....Benton	Fraser & Isham.
East Chicago*•† .....Lake	J. B. F. SHOWALTER.
Eaton*•† .....Delaware	W. H. Younts.
Edinburg*•† .....Johnson	See Franklin.
Elizabethtown*•† Barth'w	J. H. Bradford.
Elkhart*•† .....Elkhart	J. H. HALE.
Elettsville*•† ....Monroe	See Bloomington.
Elwood*•† .....Madison	WARD L. ROACH.
▲English*•† .....Crawford	See Leavenworth.
▲Evansville*•† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*•† ..... Grant	Chas. T. Parker.
Farmland*•† ....Randolph	David Wasson.
Flora*•† ..... Carroll	J. B. SMITH.
Fort Branch*•†....Gibson	Mark L. Harris.
Fortville*•† .....Hancock	John C. Jenkins.
Fort Wayne*•†.....Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*•† .....Benton	FRAZER & ISHAM.
Francesville*•† ...Pulaski	C. W. Barker.
▲Frankfort*•†.....Clinton	J. C. FARBER.
▲Franklin*•† ..... Johnson	MILLER & BARNETT.
Frankton*•† .....Madison	J. O. Barrett.
Fremont*•†.....Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Galveston*† ..... Cass	B. B. RICHARDS.
Garrett*† ..... De Kalb	H. W. MOUNTZ.
Gas City*† ..... Grant	Brandenburg & Linn.
Geneva*† ..... Adams	William Drew.
Goodland*† ..... Newton	J. W. Oswald.
▲Goshen*† ..... Elkhart	MILLER & DRAKE.
Gosport*† ..... Owen	E. S. Davis.
▲Greencastle*† ... Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ... Decatur	JOHN W. HOLCOMB.
Greentown*† ... Howard	Cooper & Somerville.
Greenwood*† ... Johnson	J. F. Crawford.
Hagerstown*† ... Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† ..... Porter	George C. Gregg.
Hillsboro*† .... Fountain	John W. Newlin.
Hobart*† ..... Lake	J. H. Conroy.
Hope*† .... Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*● ..... White	See Monticello.
¶Indianapolis*† .. Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Refer to Capital Nat'l Bk., Merchants Nat'l Bk., and Indiana Trust Co.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142 We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† ..... Du Bois	Bretz & McFall.
▲Jeffersonville*† .... Clark	S. S. JOHNSON.
Jonesboro*† ..... Grant	Henderson Oliver.
Kendallville*† ..... Noble	JAMES GRAVES.
▲Kentland*† ..... Newton	Cummings & Darroch.
Kewanna*† ..... Fulton	A. D. TONER, JR.
Kingman*† ..... Fountain	J. M. Wilkey.
Kirklin*† ..... Clinton	George T. Williams.
Knightstown*† .... Henry	C. D. MORGAN.
▲Knox*† ..... Starke	PETERS & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† ... Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† ..... La Porte	M. E. LELITER.
Laurel*† ..... Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*● Crawford	John H. Weathers.
▲Lebanon*† ..... Boone	SAMUEL R. ARTMAN.
Lexington*† ..... Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† ..... Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† ... Montgomery	See Crawfordsville
Linton*† ..... Greene	DANIEL W. McINTOSH.
▲Logansport*† ..... Cass	GEORGE W. FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† ..... Miami	See Peru.
▲Madison*† ..... Jefferson	Judge W. T. FRIEDLEY.
Manilla*† ..... Rush	George S. Jones.
Marengo*† ..... Crawford	See English.
▲Marion*† ..... Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ... Morgan	Renner & McNutt.
Matthews*..... Grant	See Hartford City.
Medaryville*† .... Pulaski	See Winamac.
Mentone*† .... Kosciusko	J. F. Johnson.
Michigan City*† . Laporte	J. H. ORR.
Middlebury*† .... Elkhart	M. G. Hoover.
Middletown*† .... Henry	E. L. Elliott.
Milan*† ..... Ripley	See Lawrenceburg.
Milford*† ..... Kosciusko	T. C. McLaughlin.
Milroy*† ..... Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*† ..... Lawrence	W. H. Edwards.
Monon*† ..... White	J. G. YORK.
Monroeville*† ..... Allen	E. W. Meeks.
Montezuma*† .. Parke	F. L. Canine.
▲Monticello*† ..... White	GUTHRIE & BUSHNELL.
Montpelier*† .. Blackford	C. W. Kinnan.
Mooresville*† .... Morgan	Jas. M. Bishop.
Morgantown*† .. Morgan	John V. King.
Morocco*† ..... Newton	Davis & Dunlap.
Morristown*† .... Shelby	See Shelbyville.
Mount Vernon*† . Posey	E. M. SPENCER.
Mulberry*† ..... Clinton	W. H. Peter.
▲Muncie*† ..... Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville*..... Brown	R. L. Coffey.
▲New Albany*†... Floyd	KELSO & KELSO.
New Carlisle*†. St. Jos'ph	S. C. Lancaster.
▲New Castle*† ..... Henry	D. W. KINSEY.
New Harmony*† . Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*†..... Elkhart	A. J. Pickering.
▲Newport*† ... Vermillion	Conley and Whittock.
New Richmond*† Mt'g'y	See Crawfordsville.
▲Noblesville*† . Hamilton	GAVIN & DAVIS.
North Judson*† .. Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† . Hendr'ks	See Danville.
North Vernon*† . Jen'gs	LINCOLN DIXON.
Oakland City*† .. Gibson	J. M. & S. L. Vandeveer.
Odon*† ..... Daviess	H. H. Crooke.
Orleans*† ..... Orange	Wright & Lingle.
Osgood*† ..... Ripley	R. A. Creignile.
Otterbein*† ..... Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† ..... Benton	See Fowler.
▲Paoli*† ..... Orange	T. B. Buskirk.
Parker*† ..... Randolph	Thomas Condon.
Patriot*† ..... Switzerland	See Vevay.
Pendleton*† ..... Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph H. Sell.
Perrysville*† . Vermilion	See Newport.
▲Peru*† ..... Miami	NOTT N. ANTRIM.
▲Petersburg*† ..... Pike	Posey & Chappell.
Pierceton*† ... Kosciusko	J. H. Taylor.
Pine Village*..... Warren	See Williamsport.
Pittsboro*† ... Hendricks	J. M. Wells.
Plainfield*† ... Hendricks	John Morgan.
▲Plymouth*† ..... Marshall	JOHN W. PARKS.
▲Portland*† ..... Jay	HEADINGTON & WHITEMAN
Poseyville*† ..... Posey	James Kilroy.
▲Princeton*† ..... Gibson	MILLER & MILLER.
Redkey*† ..... Jay	George N. Edgar.
Remington*† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*† ..... Jasper	JAMES H. CHAPMAN.
Reynolds*† ..... White	See Monticello.
▲Richmond*† ..... Wayne	A. M. GARDNER.
Ridgeville*† ... Randolph	N. W. Ferguson.
▲Rising Sun*† ..... Ohio	W. W. Williams.
Roachdale*† ..... Putnam	See Greencastle.
Roann*† ..... Wabash	D. VAN BUSKIRK.
Roanoke*† ... Huntington	See Huntington.
▲Rochester*† ..... Fulton	HOLMAN & STEPHENSON.
▲Rockport*† ..... Spencer	ZOERCHER & SAVAGE.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† ..... Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	HOWARD E. BARRETT.
Russellville*† .... Putnam	J. Burnside.
Russiaville*† .... Howard	James W. Cooper.
▲Salem*† ..... Washington	F. N. Hostetter.
▲Scottsburg*† ..... Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† ..... Jackson	SHEA & WOOD.
▲Shelbyville*† ..... Shelby	DOWNEY & MAJOR.
Sheridan*† ..... Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†.Kosciusko	C. W. Shipley.
▲South Bend*†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*†.....Owen	WILLIS HICKAM.
Spiceland*†.....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*†.....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*†.....Grant	Long & Cassell.
Syracuse*†.....Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*†..... Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*†.....Tipton	M. T. SHEIL.
Topeka*†..... Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*†.....Porter	A. D. BARTHOLOMEW.
Veedersburg*†.Fountain	A. Marshall.
▲Vernon*†.....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*†.....Switzerland	Carroll S. Tandy.
▲Vincennes*† .....Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*†..St. Joseph	W. A. Dailey.
Wanatah*†..... La Porte	E. J Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*†..... De Kalb	C. M. Phillips.
Waveland*†Montgomery	Acker & Rosebaum.
Waynetown*†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	J. E. Hodgin.
West Lebanon*†.Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*†.....La Porte	Azariah Williams.
Whiting*† ..... Lake	F. N. Gavit.
▲Williamsport*†.. Warren	C. V. McAdams.
▲Winamac*† ..... Pulaski	BURSON & BURSON.
▲Winchester*†..Randolph	CALDWELL & NICHOLS.
Windfall*† .....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M. Rice.
Wolcott*† ..... White	George F. Baker.
Wolcottville*†.Lagrange	Isaac Collins.
Worthington*† ..Greene	W L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*†CherokeeNation	J. S. Truitt.
Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† ChoctawNation	See South McAlester
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*†.....Choctaw Na.	Charles E. McPherson.
Checotah*†... Creek Na.	See Muscogee.
Chelsea*†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*†Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H W. Fielding.
Duncan*†.Chickasaw Na.	Wolverton & March.
Durant*†o ..Choctaw Na.	See South McAlester.
Eufaula*†. Creek Nation	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Holdenville*†.Creek Na.	LAKE MOORE.
Lehigh*†...Choctaw Na.	A. T. West.
Marietta*†ChickasawNa.	B. C. Logsdon.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	R. Bond.
Muscogee*†Creek Nation	T A. SANSON, JR.
Nowata*†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*. Creek Nation	See Muscogee.
Paula Valley*†C'k'e'wNa.	BLANTON & WOLFE.
Purcell*†.Chickasaw Na	GEORGE M. MILLER.
Rush Springs*†Ch'kasaw	See Marlow.
Ryan*†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*†Ch't'wNa.	J. A. HALE.
Sapulpa*†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*. Cherokee Na.	John P. Buster.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*†....Creek Nation	Poe & Campbell.
Vinita*†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*† Creek Nation	Watts & Watts.
▲Wewoka*†..Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*†. Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*† .....Monroe	W. A. NICHOL.
Alden*†.....Hardin	Furry Bros.
Alexander*† ....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*†.....Butler	W. S. Montgomery.
Almoral*† .....Delaware	See Manchester.
Alta*†† .....Buena Vista	H. F. Schultz.
Altavista*†...Chickasaw	See New Hampton.
Alton*†.....Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*† ..... Lyon	J. D. Stewart.
Ames*†..... Story	G. A. Underwood.
▲Anamosa*†.....Jones	C. M. BROWN.
Anita*†..... Cass	Walter E. Haynes.
Anthon*†.....Woodbury	Walling & Olsson.
Aplington*†..... Butler	F. B. Royce.
Arcadia*†.....Carroll	See Carroll.
Archer*† ..... O'Brien	See Primghar.
Arion*†.....Crawford	See Charter Oak.
Arlington*†..... Fayette	James Cooney.
Armstrong*†....Emmett	I. M. Pritchard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*†.....Audubon	MYERS & BLUME.
Aurelia*† .....Cherokee	T. B. Parker, Jr.
Aurora*† .....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Barnum*†.....Webster	See Fort Dodge.
Bartlett*† ..... Fremont	See Hamburg.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*†.....Ida	H. L. Hastings.
Baxter*† .....Jasper	See Newton.
Bayard*†.....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† .....Grundy	See Grundy Center.
▲Bedford*†.....Taylor	FLICK & JOHNSTON
Belle Plaine*†....Benton	T. H. MILNER.
Bellevue*† .....Jackson	Cole & Cole.
Belmond*† .....Wright	BRADFORD KNAPP.
Bennett*† .....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†...Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*†.....Monona	See Onawa.
Blockton*†.....Taylor	See Bedford.
▲Bloomfield*†..... Davis	S. S. CARRUTHERS
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*†..... Polk	See Des Moines.
▲Boone*† ..... Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*†.....Humboldt	See Humboldt.
Brayton*† ..... Audubon	James E. Bruce.
Breda*† .....Carroll	See Carroll.
Bridgewater*† .....Adair	See Greenfield.
Brighton*†..Washington	See Washington.
Bristow*† .....Butler	See Allison.
Britt*†.....Hancock	John F. Thompson.
Brooklyn*†....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	Patterson & Gordon.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*†.....Kossuth	See Algona.
Bussey*†.....Marion	Theodore West.
Calamus*†..... Clinton	See Clinton.
Callender*†.....Webster	E. O. Fitz.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*† .....O'Brien	See Primghar.
Cambridge*† ..... Story	M. M. Keller.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† .....Warren	See Indianola.
▲Carroll*† ..... Carroll	F. M. POWERS.
Carson*†.Pottawattamie	Ira Stitt.
Cascade*† .....Dubuque	J. C. Kelly.
Casey*† .....Guthrie	A. M. Fagan.
Castana*† ..... Monona	B. G. Davis.
Cedar Falls*†Black Hawk	V. LYNGBY.

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Town and County.	Name.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*† .....Linn	H. C. Petty.
▲Centerville*†..Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Chariton*†.....Lucas	F. M. STUART.
▲Charles City*† .....Floyd	J. W. BROWN.
Charlotte*† .....Clinton	See Lyons.
Charter Oak*†..Crawford	Harding & Harding.
Chattsworth† .....Sioux	See Hawarden.
Chelsea*† .....Tama	See Toledo.
▲Cherokee*† ....Cherokee	THOMAS McCULLA.
Chester*† .....Howard	See Cresco.
Churdan*† .....Greene	N. F. Bates.
Cincinnati*†..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	C. G. Burling.
Clearfield*† .....Taylor	J. R. Plummer
Clear Lake*†Cerro Gordo	D. W. HURN.
Cleghorn*† ....Cherokee	See Sioux City.
Clermont*† .....Fayette	William Larrabee, Jr.
▲Clinton*† .....Clinton	CASE & SEAMAN. Any bank in Clinton.
Clio*† .....Wayne	See Corydon.
Coggon*† .....Linn	Henry Troy.
Colo*† .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	See Rhodes.
Colo*† .....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*† .....Taylor	A. A. Leachey.
Coon Rapids*† ...Carroll	J. W. Lee.
▲Corning*† .....Adams	F. C. OKEY.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*† .....Hancock	C. R. Wood.
▲Corydon*† .....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*† .....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† ....Woodbury	See Holstein.
Cylinder*† ....Palo Alto	See Emmetsburg.
▲Dakotah*†. .....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson
Danbury*† ...Woodbury	C. W. Piersol.
Danville*†...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*† .....Decatur	J. H. Kling.
Dayton*† .....Webster	J. H. Lindberg.
Decatur*† .....Decatur	JOHN S. SHIELD
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*† .....Carroll	See Carroll.
Deep River*†.Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*† .....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Lyons.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	J. P. CONNER.
Derby*† .....Lucas	J. A. Penick.
¶▲Des Moines*† .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*† .....Dallas	See Adel.
De Witt*† .....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† ..... Scott	See Wheatland.
Doliver ..... Emmet	See Armstrong.
Donnellson*† .....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*† ....Crawford	See Denison.
Dows*† .....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*† .....Butler	See Allison.
Duncombe*† ....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*† ....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*† ...Wright	SYLVESTER FLYNN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*† .....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† ..... Fayette	L. J. Paldo.
▲Elkader*† ..... Clayton	W. A. Preston.
Elkport*† ..... Clayton	See Elkader.
Elliott*† ...Montgomery	T. W. Craig.
Elliston*† ..... Ringgold	See Diagonal.
Ellsworth*● ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*† .....Mills	See Carson.
▲Emmetsburg*† Palo Alto	THOMAS O'CONNOR.
Epworth*† ...Dubuque	See Dubuque.
Essex*† ..... Page	John S. Holland.
▲Estherville*† .....Emmet	MYERLY & BEVAN.
Everly*† ..... Clay	M. Fell.
Exira*† ..... Audubon	W. R. Copeland.
Fairbank*† ....Buchanan	See Independence.
▲Fairfield*† ..... Jefferson	ROLLIN J. WILSON.
Farley*† ..... Dubuque	See Dyersville.
Farmington*†Van Buren	W. D. McCORMICK.
Farnhamville*† .Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*† .....Fayette	T. D. Peterman.
Fenton ..... Kossuth	See Algona.
Fertile* ..... Worth	See Northwood.
Floyd*† .....Floyd	See Charles City.
Fonda*† .....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*† ..... Adair	Charles T. Launder
▲Forest City*†Winnebago	BUTLER & HATCH.
Ft. Atkinson*†Win'esh'k	See Decorah.
▲Fort Dodge*† ...Webster	FARRELL & PRICE.
▲Fort Madison*† ..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*† .....Monroe	See Albia.
Fostoria*● ..... Clay	See Spencer.
Fredericksb'g*†Chick'w	See New Hampton.
Fremont*† .....Mahaska	See Oskaloosa.
Galt*† .....Wright	See Clarion.
Galva*† ..... Ida	C. B. Mote.
Garden Grove*●. Decatur	S. H. Amos.
Garnavillo*† ..... Hancock	Hannsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*† ..... Lyon	L. Vogt.
Germania*† .....Kossuth	E. O. Fitz.
Gilman*† ..... Marshall	See Marshalltown.
Gilmore City*†Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† ..... Mills	E. R. WOODRUFF.
Glidden*† ..... Carroll	K. W. Marean.
Goldfield*† .....Wright	W. C. Dewel.
Goodell*† ..... Hancock	W. O. Butterfield.
Gowrie*† ..... Webster	J. Y. STIER.
Graettinger*† ..Palo Alto	See Emmetsburg.
Grafton*† .....Worth	See Northwood.
Grand Junction*†Greene	W. W. Turner.
Grand River*† ..Decatur	See Leon.
Granville*† ..... Sioux	See Orange City.
Gravity*† ..... Taylor	Charles Morris.
Gray*● ..... Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Soesbe.
▲Greenfield*† ..... Adair	J. A. STOREY.
Grimes*† .....Polk	See Des Moines.
Grinnell*† ....Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*†Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*† ..... Carroll	See Carroll.
Hamburg*† .....Fremont	Hammond & Stevens.
▲Hampton*† .....Franklin	JOHN M. HEMINGWAY
Hancock*†Pottaw'tomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*† .....Shelby	T. R. MOCKLER.
Harper*† ..... Keokuk	See Sigourney.
Harris*† ..... Osceola	Dean & Belknap

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Town and County.	Name.
Hartley*•† ..... O'Brien	J. T. CONN.
Hastings*† ..... Mills	See Glenwood.
Havelock*•† .. Pocahontas	See Pocahontas.
Hawarden*•† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	T. E. Dibble.
Hayfield*† ..... Hancock	See Garner.
Hazleton*•† ... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•† ..... Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•† ..... Sioux	See Sheldon.
Humboldt*•† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*•† ..... Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•† Bucha'n	COOK & LEACH.
▲Indianola*•†..... Warren	O. C. BROWN.
Inwood*•† ..... Lyon	See Rock Rapids.
Ionia*•† ..... Chickasaw	See New Hampton.
Iowa City*•†..... Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*•†..... Hardin	A. M. BRYSON.
Ireton*•†..... Sioux	S. H. Carr.
Irwin*•†..... Shelby	See Harlan.
Jamaica* ..... Guthrie	See Perry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†..... Greene	OWEN LOVEJOY.
Jesup*•† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*•† ..... Calhoun	See Rockwell City.
Kalona*•†.... Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•† ..... Hamilton	See Webster City.
Kellerton*•†..... Ringgold	W. W. Peasley.
Kellogg*•† ..... Jasper	E. M. Ives.
Kensett*•†..... Worth	See Northwood.
Kent*•†..... Union	See Creston.
▲Keokuk*•† ..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*•†. Van Buren	W. B. COLLINS.
Keota*•† ..... Keokuk	See Sigourney.
Keswick*•†..... Keokuk	See Sigourney.
Keystone*•† ..... Benton	See Blairstown.
Kingsley*•† .... Plymouth	John M. Wormley.
Kiron* ..... Crawford	See Denison.
Kirkman*•†..... Shelby	See Harlan.
Klemme*•† ..... Hancock	See Garner.
Knowlton*•†... Ringgold	See Blockton.
▲Knoxville*•† ..... Marion	G. W. Crozier.
Lacona*•†..... Warren	See Indianola.
Ladora*•† ..... Iowa	See Marengo.
Lake City*•† ..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*•† . Winnebago	L. W. Torgeson.
Lake Park*•† .. Dickinson	W. S. King.
Lake View*•† ..... Sac	See Sac City.
Lamoni*•†..... Decatur	R. P. Olsen.
Lamont*•†..... Buchanan	See Independence.
Lamotte*•†..... Jackson	See Maquoketa.
Lansing*•..... Allamakee	J. H. Trewin.
La Porte City*•†Bl'k H'wk	S. T. Mears.
Larchwood*•† ..... Lyon	W. T. Ryan.
Larrabee*•†..... Cherokee	A. R. Molyneux.
Latimer*•† ..... Franklin	See Hampton.
Laurens*•† ...Pocahontas	J. H. ALLEN.
Lawler*•†..... Chickasaw	Wm. R. Parker.
Ledyard*•† ..... Kossuth	See Algona.
Leeds*•† ..... Woodbury	See Sioux City.
Lehigh*•†..... Webster	G. D. Thompson.
▲Le Mars*•† ..... Plymouth	E. T. BEDELL.
Lenox*•†..... Taylor	A. J. Johnson.
▲Leon*•†..... Decatur	HARVEY & PARRISH.
Leroy*•†..... Decatur	See Leon.
Lester* •..... Lyon	J. L. Mitchell.
Letts*•†..... Louisa	P. T. McVay.
Lewis*•†..... Cass	F. J. Macomber.
Lime Spring*•†...Howard	F. M. CLARK.
Linden*•†..... Dallas	See Adel.
Lineville*•†..... Wayne	J. F. Duff.
Linn Grove*•†Buena Vista	C. L. Ward.
Lisbon*•† ..... Linn	W. M. Whittemore.
Liscomb*•† ..... Marshall	See Marshalltown.
Little Rock*•†..... Lyon	See Rock Rapids.
Little Sioux* .... Harrison	L. H. Bassett.
Livermore*•† .. Humboldt	F. M. Miles.
▲Logan*•† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*•†..... Calhoun	William Towers.
Lone Rock..... Kossuth	See Algona.
Lone Tree*•† .... Johnson	See Iowa City.
Lorimor*•† ..... Union	Wisdom & Shatto.
Lost Nation*•†.... Clinton	See Lyons.
Lovilia*•†..... Monroe	See Albia.
Lowden*•†..... Cedar	D. D. McGillivray.
Lucas*•† ..... Lucas	J. C. Baker, Jr.
Lu Verne*•†..... Kossuth	Charles W. Goodwin.
Lynnville*•†..... Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*•† ..... Clinton	W. H. CHILDS.
Macedonia*•† Pot'w'tmie	J. C. Rayburn.
Madrid*•† ..... Boone	J. W. Near.
Magnolia* ..... Harrison	See Logan.
Malcolm*•† ..... Poweshiek	H. E. Boyd.
Mallard*•† ..... Palo Alto	See Emmetsburg.
Malvern*•† ..... Mills	D. E. WHITFIELD.
▲Manchester*•†..Delaware	BRONSON & CARR.
Manilla*•† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*•†..... Carroll	DOUGLAS ROGERS.
Manson*•†..... Calhoun	B. B. FOSTER.
Mapleton*•†..... Monona	Chrisman & Chrisman.
▲Maquoketa*•† ... Jackson	C. W. FARR.
Marathon*•†. Buena Vista	See Storm Lake.
Marble Rock*•†..... Floyd	C. F. Beelar.
Marcus*•†..... Cherokee	B. RADCLIFFE.
▲Marengo*•†..... Iowa	THOMAS STAPLETON.
▲Marion*•† ..... Linn	GIFFEN & VORIS.
Marne*•† ..... Cass	See Atlantic.
▲Marshalltown*•† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*•†.. Keokuk	See Sigourney.
▲Mason City*•†. Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*•†...Delaware	See Manchester.
Massena*•† ..... Cass	Temple & Temple.
Matlock*•† ..... Sioux	See Orange City.
Maurice*•†..... Sioux	See Orange City.
Maxwell*•†..... Story	E. H. Addison.
Maynard*•..... Fayette	See Oelwein.
McCallsburg*•†..... Story	F. H. Noble.
McGregor*•† ..... Clayton	A. CHAPIN.
McIntire*•†..... Mitchell	See Riceville.
Mechanicsville*•† .. Cedar	See Tipton.
Mediapolis*•†. Des Moines	J. H. Scott.
Melbourne*•†.... Marshall	See Marshalltown.
Melrose*•†..... Monroe	See Albia.
Menlo*•†..... Guthrie	See Stuart.
Meriden*•† ..... Cherokee	See Cherokee.
Merrill*•†..... Plymouth	W. J. Lawrence.
Meservey*•†. Cerro Gordo	See Mason City.
Miles*•†..... Jackson	See Sabula.
Milford*•† ..... Dickinson	J. L. Bascom.
Miller*•†..... Hancock	See Garner.
Millo*•†..... Warren	G. W. Burgess.
Milton*•†..... Van Buren	See Keosauqua.
Minburn*•†..... Dallas	See Adel.
Minden*•† Pottawattamie	John W. Crow.
Mingo*•†..... Jasper	See Newton
Missouri Valley*•†Har's'n	C. W. KELLOGG.
Mitchell*•†..... Mitchell	See Osage.
Mitchellville*•†..... Polk	F. W. Swearingen.
Modale*•†..... Harrison	See Missouri Valley.
Mondamin*•† ... Harrison	L. C. Brown.
Monona*•†..... Clayton	See Postville.
Monroe*•†..... Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CLARK & CLARK.
Monticello*•†..... Jones	M. W. HERRICK.
Montour*•†..... Tama	C. J. Stevens.
Moorhead*..... Monona	See Onawa.
Moravia*•†.... Appanoose	A. B. Horn.
Morning Sun*•† ... Louisa	Courts & Curran.
Moulton*•† ... Appanoose	J. R. Barkley.
Mount Auburn*•†. Benton	See Vinton.
▲Mount Ayr*•† .. Ringgold	FULLER BROS.
▲Mount Pleasant*•†. Henry	PALMER & KOPP.
Mount Union*•† ... Henry	See Mount Pleasant.
Mount Vernon*•..... Linn	Charles W. Kepler.
Moville*•†..... Woodbury	See Kingsley.
Murray*•†..... Clarke	A. B. Miller.
▲Muscatine*•† .. Muscatine	JAYNE & HOFFMAN.
Mystic*•† ..... Appanoose	K. E. LEIGHTON.
Nashua*•†..... Chickasaw	Springer, Clary & Yarger
Nemaha ..... Sac	See Odebolt.
Neola*•† .. Pottawattamie	J. G. Bardsley.
▲Nevada*•† ..... Storey	GEORGE W. DYER.
New Albin*•†. Allamakee	See Waukon.
Newell*•† .... Buena Vista	I. W. Bane.
Newhall*•†..... Benton	See Blairstown.
▲New Hampton*•† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*•† .. Butler	See Allison.
New Liberty*•..... Scott	See Durant.
New London*•†..... Henry	L. W. Chrissinger.
New Market*•†..... Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*•†.. Mahaska	See Oskaloosa.
▲Newton*•†..... Jasper	W. G. CLEMENTS.
New Virginia*•† .. Warren	W. J. Davidson.
Nichols*•†..... Muscatine	See West Liberty.
Nodaway*•†..... Adams	See Villisca.
Nora Springs*•†..... Floyd	See Charles City.
North English*•†..... Iowa	J. D. Butler.
▲Northwood*•†..... Worth	M. A. Zollinger.
Norwalk*•†..... Warren	See Indianola.
Norway*•† ..... Benton	See Bellefontaine.
Oakland*•† Pottawatt'mie	A. B. Johns.
Oakville*•† ..... Louisa	See Wapello.
Ocheyedan*•† .... Osceola	See Sibley.
Odebolt*•† ..... Sac	W. A. Helsell.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Oelwein*† .....Fayette	W B. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Olds*†.....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*† .....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*† .....Woodbury	Cutting & Willett.
Ottosen*† .....Humboldt	See Dakota.
▲Ottumwa*† .....Wapello	McELROY & McELROY. Refer to First and Ottumwa National Banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*† ...Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*† .....Guthrie	J. W. Morris.
Parkersburg*† ....Butler	Cartright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*† .....O'Brien	David Algyer.
Pella*† .....Marion	P. H. BOUSQUET.
Percival*† .....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*† .....Harrison	See Avoca.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† .....Woodbury	See Correctionville.
Pilot Mound*† ....Boone	See Boone.
Pioneer† ..... Humboldt	See Gilmore City.
Plainfield*† .....Bremer	See Waverly.
Pleasanton*† ....Decatur	See Leon.
Pleasantville*† ...Marion	See Knoxville.
Plover*† .....Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas*..Pocahontas	WILLIAM HAZLETT.
Pomeroy*† .....Calhoun	D. M. Kelleher.
Popejoy*† .....Franklin	J. H. Popejoy.
Portsmouth*† ....Shelby	See Harlan.
Postville*† ... Allamakee	William Shepherd.
Prairie City*† .....Jasper	Clements & Arnold.
Prescott*† .....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Primghar*† .....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*† ..... Davis	See Bloomfield.
Quimby*† .....Cherokee	See Cherokee.
Radcliffe*† ..... Hardin	Frank H. Noble.
Randall*† .... Hamilton	See Webster City.
Randolph*† .... Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*● .... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*● .....Palo Alto	WM. A. O'DONNELL.
Rutland*† ....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	J. A. WILLCOX.
Schaller*† ..... Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Jonnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† ..... Polk	See Des Moines.
Sheldon*† .....O'Brien	A. J. WALSMITH.
Shell Rock*† .....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	BROWN & BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† .....Sioux	See Orange City.
▲Sioux City*† ..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office
Sioux Rapids*† .Buena V.	D. F. JOHNSTON.
Slater*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*† .Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*† ..Dickinson	Cory, Arnold, & Everett.
Springville*● .....Linn	See Marion.
Stacyville*● ..... Mitchell	See Osage.
Stanhope*† .... Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† .....Mitchell	See Osage.
St. Anthony*† ..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*† ..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† ..Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*† ..Buena V.	F. F. FAVILLE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† .....Hamilton	See Webster City.
Strawberry Point*†Cl'r'n	A. R. Cole.
Struble*† ..... Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† .....Jasper	See Newton.
Sumner*† ..... Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† ..... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ..Winnebago	JOHN A. HYNDMAN.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† .... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka .....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place*...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† .....Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*† ..Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .... Decatur	See Garden Grove.
Ventura ... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† ..... Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ...Emmet	L. Woods.
Wall Lake*† ..... Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	ARTHUR SPRINGER.
▲Washington*† .Wash'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* ..... Fayett	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† ..... Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb ..... Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† ..... Decatur	See Leon.
Wellman*† ..Washington	H. G. Moore.
Wellsburg*† .... Grundy	See Grundy Center.
Wesley*† ..... Kossuth	Bonar & Fellows.
West Bend*† ...Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield* .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
West Liberty*•†.Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†.... Crawford	John C. Suler.
▲West Union*•†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*•†....Keokuk	BROWN & BROWN.
Wheatland*•†.....Clinton	Carroll Bros.
Whiting*•† ..... Monona	A M. Bowen
Whittemore*•†.. Kossuth	Welt Miller.
Whitten*•†..... Hardin	See Eldon.
Williams*•†.....Hamilton	Gade Bros.
Williamsburg*•† .... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*•†..... Henry	B. B. Lindly.
▲Winterset*•†.....Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wiota*•† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*•†.....Harrison	H. F. Johns.
Woodburn*•†.....Clarke	See Osceola.
Woodward*•†.....Dallas	See Perry.
Woolstock*•† ..... Wright	L. W Tyrrell.
Worthington*•†.Dub'que	See Farley.
Wyoming*•†.....Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†.Des Moines	See Mediapolis.
Zearing*•† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*•†..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•†..... Lyon	Will Wayman.
▲Alma*•†.....Wabaunsee	J. B. BARNES.
Almena*•† ..... Norton	See Norton.
Alton*•† ..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	E. C. WILCOX.
Arcadia*•†.....Crawford	O. S. Henderson.
Argentine*•†..Wyandotte	See Kansas City, Mo.
Argonia*•†..... Sumner	E. W. Springer.
Arkansas City*•† .Cowley	NORMAN BARKER.
Arlington*•† .....Reno	Austin O. Hays.
▲Ashland*•†.....Clark	H. J. Bone.
▲Atchison*•† .....Atchison	HENRY ELLISTON.
Athol*•† .....Smith	See Smith Center.
Attica*•†.....Harper	J. D. Bradley.
▲Atwood*•† ..... Rawlins	J. P. Noble.
Augusta*•†.....Butler	See El Dorado.
Axtell*•† .....Marshall	See Marysville.
Baileyville*•† ....Nemaha	See Seneca.
Baldwin*•†.....Douglas	See Lawrence.
Barnard*•† .....Lincoln	See Lincoln.
Barnes*•†....Washington	See Washington.
Baxter Springs*•† Chero'e	W. H. Hornor.
Beattie*•† .....Marshall	S. B. Berry.
Belle Plaine*•† ...Sumner	Forney & Wilson.
▲Belleville*•†.....Republic	B. T. Bullen.
▲Beloit*•†. .....Mitchell	FRANK A. LUTZ.
Bennington*•† ....Ottawa	See Minneapolis.
Bern*•† .....Nemaha	See Seneca.
Blue Mound*•† .....Linn	C. F. Nesbley.
Blue Rapids*•† ..Marshall	H. A. Russell.
Bluff City*•† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† .....Ford	See Dodge City.
Buffalo*•† .....Wilson	See Yates Center.
Burden*•†.....Cowley	S. J. Day.
Burlingame*•† .....Osage	J. T. PRINGLE.
▲Burlington*•†.....Coffey	E. N. CONNAL.
Burr Oak*•† .....Jewell	D. J. Coy.
Burrton*•†.....Harvey	W. L. Dailey.
Bushton*•†.....Rice	G. F. Hauser.
Caldwell*•†.....Sumner	BURNETT & SIMONS.
Caney*•† ...Montgomery	Porter & Barr.
Canton*•†.....McPherson	See McPherson.
Carbondale*•†.....Osage	C. T. Neihart.
Cawker City*•†..Mitchell	Clark A. Smith.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†.....Nemaha	P. L. Burlingame.
Chanute*•† .....Neosho	JOHN J. JONES.
Chapman*•† ...Dickinson	See Abilene.
Chase*•† ..... Rice	See Lyons.
Cheney*•† .....Sedgwick	See Wichita.
Cherokee*•† ...Crawford	E. A. Perry.
Cherryvale*•† .Montg'ery	J. W. Holdren.
Chetopa*•† .....Labette	A. R. Bell.
▲Cimarron*•†.....Gray	William Hoover.
Circleville*•†.....Jackson	See Holton.
Claflin*•† .....Barton	See Great Bend.
▲Clay Center*•† .....Clay	GEORGE M. MILEY.
Clearwater*•†...Sedgwick	See Wichita.
Clifton*•†....Washington	Hamilton & Harmon.
Clyde*•† .....Cloud	C. W. VAN DE MARK.
Coffeyville*•†..Montg'ery	DOOLEY & KEITH.
▲Colby*•†.....Thomas	C. L. WILSON.
▲Coldwater*•†..Comanche	C. M. Myers.
Colony*•†.....Anderson	M. A. Carmichael.
▲Columbus*•† ...Cherokee	C. A. McNEILL.
Colwich*•† .....Sedgwick	George W. Steenwood.
▲Concordia*•† .....Cloud	KENNETT & PECK
Conway Springs*•† Sum'r	See Wellington.
Corning*•† .....Nemaha	See Seneca.
▲Cottonwood Falls*•†.Ch'e	F. A. MECKEL.
▲Council Grove*•† .Morris	E. S. BERTRAM.
Courtland*•†....Republic	C. A. Kimball.
Cuba*•† .....Republic	John Brown.
Delphos*•† .....Ottawa	J. W. Barker.
Dentonville*•† .Doniphan	See Troy.
Dexter*•† .....Cowley	J. H. Watkins.
▲Dighton*•† .....Lane	J. S. SIMMONS
▲Dodge City*•† ..... Ford	REEVES & KIRKPATRICK.
Douglass*•†.....Butler	W. P. Knote.
Downs*•† .....Osborne	J. A. Travers.
Dunlap*•† .....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*•†.....Labette	J. S. Hileman & Son.
Effingham*•†....Atchison	See Atchison.
▲Eldorado*•†..... Butler	H. W. SCHUMACHER.
Elk City*•† .Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	J. F. Dunn.
Ellis*•† ..... Ellis	See Hays.
▲Ellsworth*•† ..Ellsworth	IRA E. LLOYD.
Elmdale*•† .....Chase	See Cottonwood Falls.
Elsmore*•† .....Allen	See Iola.
▲Emporia*•† .....Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† .....Neosho	J. L. DENISON.
Eskridge*•† ..Wabaunsee	J. J. Mitchell.
Eudora*•†.....Douglas	O. G. Richards.
Eureka*•† ....Greenwood	FULLER & JACKSON.
Everest*•† .....Brown	R. C. Jones.
Fairview*•† .....Brown	Newton & Newton.
Fall River*•† .Greenwood	See Fredonia.
Florence*•† .....Marion	See Marion.
▲Fort Scott*•†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*•† ....Marshall	Gregg & Gregg.
Frederick*•†..... Rice	See Lyons.
▲Fredonia*•†..... Wilson	WILLITS & COOPER.
Fulton*•†.....Bourbon	J. A. Pritz.
Galena*•† ..... Cherokee	A. S. WILSON.
▲Garden City*•†....Finney	H. F. Mason.
Gardner*•†..... Johnson	See Olathe.
▲Garnett*•†.....Anderson	NOAH L. BOWMAN
Gaylord*•† .....Smith	E. J. Blake.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	B. S. GAITSKILL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†.....Mitchell	See Beloit.
Goffs*•† .....Nemaha	See Seneca.
▲Goodland*•† .... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*•†.....Barton	F. V. RUSSELL.
Greeley*•†.....Anderson	See Garnett.
Green*•† ..... Clay	See Clay Centre.
Greenleaf*•†. Washington	W. P. Mudgett.
▲Greensburg*•† Kiowa	JOHN W. DAVIS.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*•†..... Saline	William Meneley.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•† . Washington	H. R. Fulton.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
Hartland*•†.....Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	REEDER & REEDER.
Hazelton*•†..... Barber	W. C. Alford.
Herlington*•†.. Dickinson	THORNTON COOKE.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•† ..... Brown	MEANS & SMITH.
Highland*•†..... Doniphan	JAMES L. ALLEN.
▲Hill City*•†.....Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Holsington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†...Ellsworth	See Ellsworth.
▲Holton*•†..... Jackson	GRANT MITCHELL.
Hope*•†.....Dickinson	See Abilene.
Horace*•†..... Greeley	See Tribune.
Horton*•†..... Brown	MEANS & SMITH.
▲Howard*•†..... Elk	John Marshall.
▲Hoxie*•†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*•†.....Allen	G. A. Amos.
Huron*•†.....Atchison	G. W. Stahler.
▲Hutchinson*•† ..... Reno	WHITELAW & ROSE.
Idana*•†..... Clay	See Clay Centre.
▲Independence*•† Montg'y	W. N. BANKS.
Inman*•†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Iola*† ... Allen	OSCAR FOUST & SON.
Irving*† ... Marshall	See Marysville.
Jamestown*† ... Cloud	F. E. Lane.
Jewell*• ... Jewell	D. L. Palmer.
▲Johnson* ... Stanton	See Ulysses.
▲Junction City*† ... Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ... Smith	J. T. Reed.
Kincaid*† ... Anderson	S. D. Whittington.
▲Kingman*† ... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ... Edwards	W. N. Beezley.
Kiowa*† ... Barber	A. L. Herr.
Kirwin*† ... Phillips	W. H. HOLMES.
▲La Crosse*† ... Rush	H. L. Anderson.
La Cygne*† ... Linn	M. F. Leasure.
La Harpe*† ... Allen	See Humboldt.
▲Lakin*† ... Kearney	Thorpe & Hoskinson.
Lancaster*† ... Atchison	See Atchison.
Lane*† ... Franklin	L. C. Crittendon.
▲Larned*† ... Pawnee	W. H. VERNON.
▲Lawrence*† ... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*† ... Smith	Jas. R. Lewis.
Lebo*† ... Coffey	E. R. Evans.
Lehigh*† ... Marion	See Marion.
Lenora*† ... Norton	H. R. Tillotson.
Leon*† ... Butler	Thomas A. Word.
Leona*† ... Doniphan	See Troy.
Leonardville*† ... Riley	See Manhattan.
▲Leoti*† ... Wichita	W. B. Washington.
Le Roy*† ... Coffey	C. T. High.
▲Liberal*† ... Seward	J. W. Campbell.
▲Lincoln*† ... Lincoln	George D. Abel.
Lindsborg*† ... McPherson	JOHN F. HANSON.
Linn*† ... Washington	See Clifton.
Little River*† ... Rice	See Lyons.
Logan*† ... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ... Elk	W. C. Boone.
Lost Springs*† ... Marion	See Marion.
Louisburg*† ... Miami	See Paola.
Lucas* ... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ... Osage	J. H. Stavely.
▲Lyons*† ... Rice	O. E. HOPKINS.
Macksville*† ... Stafford	See St. Johns.
Madison*† ... Greenwood	S. F. Wicker.
▲Manhattan*† ... Riley	SAMUEL KIMBLE.
▲Mankato*† ... Jewell	T. S. Kirkpatrick.
▲Marion*† ... Marion	THOMAS O. KELLEY.
Marquette*† ... McPherson	J. F. Hanson.
▲Marysville*† ... Marshall	JOHN A. BROUGHTEN
McCracken*† ... Rush	See La Crosse.
McCune*† ... Crawford	H. M. Ford.
McDonald*† ... Rawlins	See Atwood.
McLouth*† ... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ... Osage	I. Farley.
Meriden*† ... Jefferson	See Oskaloosa.
Miltonvale*† ... Cloud	John W. Shay.
▲Minneapolis*† ... Ottawa	J. C. MURPHY.
Moline*† ... Elk	J. K. Glasscock.
Moran* ... Allen	See Iola.
Morganville*† ... Clay	See Clay Centre.
Morrill*† ... Brown	Nathan Jones.
▲Mound City*† ... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ... Sumner	See Wichita.
Muscotah*† ... Atchison	Seneca Heath.
Narka*† ... Republic	B. H. Speer.
Neodesha*† ... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ... Ness	A. H. Faulks.
Netawaka*† ... Jackson	Andrew Neal.
▲Newton*† ... Harvey	PETERS & NICHOLSON.
Nickerson*† ... Reno	See Hutchinson.
Norcatur*† ... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ... Norton	L. H. WILDER.
Nortonville*† ... Jefferson	L. F. Randolph.
Norwich*† ... Kingman	See Kingman.
Oakley*† ... Logan	K. E. Willcockson.
▲Oberlin*† ... Decatur	TULLY SCOTT.
Oketo*† ... Marshall	See Marysville.
▲Olathe*† ... Johnson	PARKER & HAMILTON.
Olsburg*† Pottawatomie	See Westmoreland.
Onaga*† Pottawatomie	J. W. Dunn.
Oneida*† ... Nemaha	H. L. Wikoff.
Osage City*† ... Osage	R. C. Heizer.
Osawatomie*† ... Miami	See Paola.
▲Osborne*† ... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ... Labette	M. E. WILLIAMS.
▲Ottawa*† ... Franklin	JOHN W. DeFORD.
Overbrook*† ... Osage	See Lyndon.
Oxford*† ... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ... Miami	B. T. RILEY.
Parker*† ... Linn	See Iola.
Parsons*† ... Labette	E. O. ELLIS.
Pawnee Rock*† Barton	J. W. Ratcliffe.
Peabody*† ... Marion	C. M. Clark.
Perry*† ... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ... Rooks	See Stockton.
Pleasanton*† ... Linn	Blue & Riggs.
Pomona*† ... Franklin	See Ottawa.
Powhattan*† ... Brown	See Hiawatha.
▲Pratt*† ... Pratt	J. Q. THOMPSON.
Pretty Prairie*† ... Reno	See Hutchinson.
Quenemo*† ... Osage	C. H. Leonard.
Quinter*• ... Gove	See Gove City.
Randall*† ... Jewell	See Mankato.
Randolph*† ... Riley	See Manhattan.
Republic*• † ... Republic	See Scandia.
Reserve*† ... Brown	See Hiawatha.
▲Richfield*† ... Morton	G. Porter Craddock.
Richland*† ... Shawnee	See Rossville.
Richmond*† ... Franklin	See Ottawa.
Riley*† ... Riley	J. B. Rairden.
Robinson*† ... Brown	F. M. Pearl.
Rossville*† ... Shawnee	See North Topeka.
▲Russell*† ... Russell	J. C. Ruppenthal.
▲Russell Springs*• ... Logan	Charles L. Kagey.
Sabetha*† ... Nemaha	Nathan Jones.
▲Salina*† ... Saline	R. A. LOVITT.
▲Santa Fe* ... Haskell	See Ulysses.
Scandia*† ... Republic	J. P. Haton.
▲Scott*† ... Scott	T. A. JENKINS.
▲Sedan*† ... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ... Harvey	C. L. Foster.
▲Seneca*† ... Nemaha	S. K. WOODWORTH.
Severance*† ... Doniphan	W. H. H. Curtis.
Severy*† ... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ... Mitchell	See Beloit.
Smith Center*† ... Smith	A. C. Uhl.
Soldier*† ... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	See Abilene.
South Haven*† ... Sumner	Austin Atkins.
Spring Hill*† ... Johnson	See Olathe.
Stafford*† ... Stafford	C. G. WEBB.
Sterling*† ... Rice	FRED P. GREEN.
▲St. Francis*† ... Cheyenne	J. L. Finley
▲St. John*† ... Stafford	Moseley & Dixon.
St. Mary's*† Pottawato'e	G. W. Mackay.
St. Paul*† ... Neosho	See Erie.
▲Stockton*† ... Rooks	W. B. HAM.
Strong*† ... Chase	See Cottonwood Falls.
Summerfield*† ... Marshall	T. J. Madden.
Sylvan Grove*† ... Lincoln	H. W. Rahmeier.
Sylvia*† ... Reno	See Hutchinson.
▲Syracuse*† ... Hamilton	U. T. Tapscott.
Tescott*† ... Ottawa	See Minneapolis.
Thayer*† ... Neosho	S. W. Brewster.
Tonganoxie*† Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ... "	ROSSINGTON, SMITH & HITED. Attorneys for First National Bank and Merchants National Bank.
" ... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ... Woodson	F. M. Sutton.
▲Tribune*† ... Greeley	W. M. Glenn.
▲Troy*† ... Doniphan	C. C. Camp.
Turon*† ... Reno	M. H. Potter.
Udall*† ... Cowley	See Winfield.
▲Ulysses*† ... Grant	T. W. Marshall.
Valley Falls*† Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ... Marshall	See Frankfort.
▲WaKeeney*† ... Trego	Allen Cox.
Wakefield*† ... Clay	See Clay Centre.
Walnut*† ... Crawford	See Girard.
Wamego*† Pottawato'e	D. V. Sprague.
▲Washington*† Wash't'n	CHARLES SMITH.
Waterville*† ... Marshall	E. A. Berry.
Wathena*† ... Doniphan	See Troy.
Waverly*† ... Coffey	H. L. COOPER.
Weir*† ... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† ... Franklin	T. J. Gregory.
▲Westmoreland* Pottaw'e	Hick & Badgley.
Westphalia*† Anderson	See Garnett.
Wetmore*† ... Nemaha	M. DeForest.
Wheaton*† Pottawato'le	See Onaga.

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Town and County.	Name.
White City*† .....Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*†.....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	See Holton.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See North Coover.
Winchester*† .Jefferson	See Valley Falls.
▲Winfield*† .....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR
Auburn*† .....Logan	See Russellville.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barboursville*†....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	See La Grange.
▲Beattyville*† .....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*† .....Marshall	J. W. Dycus.
Berry*† .....Harrison	See Cynthiana.
Bloomfield*† .....Nelson	See Bardstown.
▲Booneville*.....Owsley	C. W. Hogg.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*• .....Bracken	H. P. Willis.
▲Brownsville* ..Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville* .Cumberland	Sandidge & Sandidge.
▲Burlington*† .....Boone	F. Riddell.
Burnside* .....Pulaski	See Somerset.
Butler*† .....Pendleton	See Falmouth.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† ..Henry	See New Castle.
▲Campbellsville*† ..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*• .....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† .....Boyd	Thomas R. Brown.
Cave City*† .....Barren	J. Robert White.
Central City*† .Muhl'berg	J. Y. Thomas, Jr.
Clay City*† .....Powell	See Stanton.
▲Clinton*† .....Hickman	J. M. BRAMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† ....Hickman	See Clinton.
Corbin*† .....Whitley	See Williamsburg.
Corinth*† .....Grant	See Williamstown.
Corydon*† ....Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† .....Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	J. C. Muncle.
▲Elizabethtown*† .Hardin	S. H. BUSH.
▲Elkton*† .....Todd	JAMES R. MALLORY.
Eminence*† ..... Henry	J. C. Gordon.
Erlanger*† .....Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ...Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† .....Ohio	See Hartford.
¶▲Frankfort*•†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† .....Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• .....Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† .....Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*† .Bre'ridge	Morris Eskridge & Son.
▲Harlan* .....Harlan	B. M. Lee.
▲Harrodsburg*† ...Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. GLENN.
▲Hawesville*† ... Hancock	G. D. Chambers.
▲Hazard* .....Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*† .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*† ...La Rue	D. H. Smith.
▲Hopkinsville*† .Christian	JOHN T. EDMUNDS.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence* ....Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*†Breck'ridge	See Hardinsburg.
▲Jackson*† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey* .....Caldwell	See Princeton.
Kuttawa*† .....Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† .....Oldham	A T. Ladd.
▲Lancaster*† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† Bullitt	Robert Zimmerman.
▲Litchfield*† .....Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*† ..... McLean	See Calhoun
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† ....Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*† ..Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*† ..... Critteaden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	L. W. ROBERTSON.
▲McKee ..... Jackson	M. A. Holcomb.
Middlesboro*† ..... Bell	M. H. RHORER.
Midway*† .....Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*† ..... Union	P. B. MILLER.
▲Morgantown* ..... Butler	GUFFY & WHALIN
▲Mt. Olivet* ... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*• ..... Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† ..... Campbell	AUBREY BARBOUR.
▲Nicholasville*† Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*† .... Daviess	WEIR & WEIR.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*† ... McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ... Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	O. V. RILEY.
Pleasureville*• ..... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† ... Caldwell	WM. MARBLE.
Providence*† ...Webster	E. Jennings.

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Town and County.	Name.
▲Richmond*•† ....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*•† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*•† .....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook*.....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B. DIXON.
Sebree*•† .....Webster	See Dixon.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*•† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†..Bullitt	J. F. Combs.
Slaughtersville*†.Webster	See Dixon.
▲Smithland*•....Livingston	Charles H. Webb.
Smith's Grove*•†.Warren	See Bowling Green.
▲Somerset*•† .....Pulaski	O. H. & R. B. WADDLE.
Sonora*•† .....Hardin	See Elizabethtown.
▲Springfield*•†Washington	T. W. Simms, Jr.
Stamping Ground*•†Scott	See Georgetown.
▲Stanford*•†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*•†.....Powell	O. A. Lyle.
Sturgis*•. .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*•†..... Todd	O. W. Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*•†..... Lewis	W. C. Halbert.
▲Versailles*•†.. Woodford	D. L. THORNTON.
Vine Grove*•†.....Hardin	See Elizabethtown.
Waddy*•†.....Shelby	See Shelbyville.
Walton*•†.....Boone	See Burlington.
Warfield .....Martin	See Inez.
▲Warsaw*.....Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville..Daviess	See Owensboro.
Wheatley*.....Owen	See Owenton.
▲Whitesburg*.....Letcher	D. D. Fields & Son.
Whitesville*•....Daviess	See Owensboro.
▲Wickliffe*•†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†.Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•†.... Jessamine	See Nicholasville.
▲Winchester*•†.....Clark	LEELAND HATHAWAY.
Wingo*•†.....Graves	Frank A. Lucas.
Worthville*•†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermilion	W. B. White.
▲Alexandria*•†....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Bolivar Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†....Morehouse	James Bussey.
¶▲Baton Rouge*•† E. Ba. R.	THOS. J. KERNAN.
BayouSara*•†W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•†.....Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*.....Cameron	See Lake Charles.
▲Clinton*•†.East Feliciana	J. D. WALL.
▲Colfax*.....Grant	J. A. Williams.
▲Columbia*•†.....Caldwell	A. B. Hundley.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*.....Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†.....Acadia	STORY & PUGH.
▲Donaldsonville*•†Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*.....Union	R. B. Dawkins.
▲Floyd*.....West Carroll	Gray & McIntosh.
▲Franklin*•†..... St. Mary	D. CAFFERY & SON.
▲Franklinton*†Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*.....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*.Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†...Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†.... Calcasieu	C. R. Cline.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*•†E. Car'l	Ransdell & Ransdell.
▲Leesville*•†.....Vernon	See Many.
▲Mansfield*•†.....De Soto	Elam & Egan.
▲Many*•† ..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*•†... Ouachita	STUBBS & RUSSELL.
Morgan City*•† St. Mary	See Franklin.
▲Napoleonville*Assumpt'n	L. U. Folse & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†.....Iberia	WEEKS & WEEKS.

Town and County.	Name.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†.....Richland	See Monroe.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	ALEXANDER & WILKINSON
▲Sparta* .....Bienville	J. J. Sprawls.
▲Springville....Livingston	See Springfield.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le * W. Felici'a	Robert Montgomery.
▲St. Joseph*•†.....Tensas	Young & Young.
▲St. Martinville*•St. Martin	Martin & Voorhies.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodaux*•†. Lafourche	THOMAS A BODEAUX.
▲Vernon*..... .... Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas
Whitecastle*•†... Iberville	William J. Gahan,
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•† ....York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•† ... Kennebec	HEATH & ANDREWS.
▲Bangor*•†.....Penobscot	CHAPMAN & WORSTER.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, JR.
▲Bath*•†. .....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†.....Waldo	R. F. DUNTON.
Berwick*•†.....Oxford	Berwick & Park.
Biddeford*•†.....York	EDWIN STONE.
Boothbay Harbor*Lincoln	C. R. Tupper.
Brewer*•† .....Penobscot	F. A. Floyd.
Bridgton*•†. Cumberland	D. P. & D. E. Chaplin.
Brunswick*•†Cumberland	BARRETT POTTER.
Buckfield*•†.....Oxford	See Canton.
Bucksport*•† ... Hancock	O. F. Fellows.
▲Calais*•†.....Washington	GEORGE R GARDNER
Camden*•† .....Knox	REUEL ROBINSON.
Canton*•† .....Oxford	JOHN P. SWASEY.
Caribou*•† ....Aroostook	B L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† .....Penobscot	L. B. WALDRON.
▲Dover*•† .....Piscataquis	O. M. Robinson.
Eastport*•†.. Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•†Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†.... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•† ... Kennebec	See Augusta.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•†.... Aroostook	POWERS & POWERS.
Kennebunk*•† .....York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
LivermoreFalls*•†A'd'gin	John H. Maxwell.
▲Machias*•†...Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilber.
McKinley*•†..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby
New Castle*†.... Lincoln	Hilton & Hilton.
Newport*•†....Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
North Berwick*•†...York	N. Hobbs.
Norway*•†.....Oxford	A. S. Kimball.
Oakland*•†.....Kennebec	George W. Field.
Oldtown*•†....Penobscot	JOSEPH F. GOULD.
▲Paris*†.....Oxford	See South Paris.
Phillips*•†.....Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	J. W. Manson.
▲Portland*•† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•†Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	EDWARD B. MACALLISTER.
Rockport*•† .....Knox	See Camden.
Rumford Falls*•†.Oxford	H. E. Stearns.
Saco*•† .....York	COLLEY & WORMWOOD.
Sanford*•† .....York	FRED J. ALLEN.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*†....York	G. C. Yeaton.
South Paris*•†....Oxford	WILSON & GRAY.
Thomaston*•† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*•† ....Lincoln	O. D. Castner.
Waterville*•† ..Kennebec	C. W. HUSSEY.
Westbrook*•†Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*•† .....Franklin	C. N. Blanchard.
Winthrop*•† ...Kennebec	C. C. Stevens.
▲Wiscasset*•†.....Lincoln	GEORGE B. SAWYER.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

Town and County.	Name.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*•† ....Carroll	See Westminster.
Myersville* .... Frederick	Joseph W. Gaver.
New Windsor*•...Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†.....Garrett	JULIUS C. RENNINGER.
Oxford*•†.....Talbot	W. H. Adkins.
Pocomoke City*•†W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	GORDON TULL.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithsburg*•† .Wash'ton	See Hagerstown.
▲Snow Hill*•†...Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Taneytown*•†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•†.....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Union Mills* .....Carroll	See Westminster.
Unionto wn*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*•† ... Carroll	JOHN M. REIFSNIDER.
Williamsport*•†Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MARYLAND.

▲Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•† .....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† .. Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*•† Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•† .....Somerset	Clarence P. Lankford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*•†..... Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† .....Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† Caroline	See Denton.
▲Frederick*•†...Frederick	E. S. IICHELBERGER.
Frostburg*•† ....Allegany	Clayton Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	P. L. Hopper.
Hyattsville*•†Prince Geo.	WELLS & WELLS.

MASSACHUSETTS.

▲Abington*•† ...Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury*•†.....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•† .....Essex	George H. Poor.
Arlington*•†...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*.Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•†Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*•† .....Worcester	Mawbey & Johnson.
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	L. H. WARDWELL.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ...Plymouth	HERBERT H. CHASE.
Brookline*•† ....Norfolk	A. L. Lincoln, Jr
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•†Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.

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Town and County.	Name.
Chelsea*•† ..... Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† .... Hampden	Luther White.
ChicopeeFalls*•†. Hamp'n	James H. Loomis.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† ..... Norfolk	Louis T. Cushing.
Concord*•† .... Middlesex	Prescott Keyes.
Conway*•† ..... Franklin	See Greenfield.
Danvers*•† ..... Essex	Daniel N. Crowley.
▲Dedham*•†. ..... Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*•†Mid's'x	See Cambridge.
Easthampton*•†Hamps're	Edward L. Shaw.
East Weymouth*•†Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	B. T. Hillman.
Essex*†. ..... Essex	See Gloucester.
Everett*•† ..... Middlesex	See Lowell.
Fairhaven*•† ..... Bristol	J. L. Gillingham.
▲Fall River*•† ..... Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*•† .. Barnstable	See Barnstable.
▲Fitchburg*•† .. Worcester	A. Z. GOODFELLOW.
Florence*•† ... Hampshire	See Northampton.
Foxboro*•† ..... Norfolk	E. C. CORNEY.
Framingham*•†. Mid'esex	WALTER ADAMS.
Franklin*•† ..... Norfolk	Wiggins & Doe.
Gardner*•† .... Worcester	PIERCE & STILES.
Georgetown*•† ..... Essex	W. A. Butler.
Gloucester*•† ..... Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*•† .... Worcester	W. E. Fowler.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*•†.... Franklin	GREENE & DAVENPORT.
Harwich*•†.... Barnstable	See Barnstable.
Haverhill*•† ..... Essex	POOR & FULLER.
Haydenville*•†. Hamps're	See Northampton.
Hingham*•† .... Plymouth	Thomas H. Buttimer.
Holliston*•† .... Middlesex	J. P. Dexter.
Holyoke*•† ..... Hampden	P. J. GARVEY.
Hopkinton*•†.. Middlesex	George L. Hemenway.
Hudson*•†..... Middlesex	James T. & R. E. Joslin.
Hyannis*•† .... Barnstable	Henry H. Baker, Jr.
Hyde Park*•† .... Norfolk	E. C. JENNY.
Ipswich*•† ..... Essex	George H. W. Hayes.
▲Lawrence*•† ..... Essex	SWEENEY & DOW.
Lee*•† ..... Berkshire	A. B. Clark.
Leicester*..... Worcester	Henry O. Smith.
Lenox*†..... Berkshire	See Pittsfield.
Leominster*•†. Worcester	HARRY C. BASCOM.
Lexington*•† .. Middlesex	A. E. Scott.
▲Lowell*•† ..... Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*•..... Hampden	See Springfield.
Lynn*•†..... Essex	JOHN M. BARRY.
Malden*•† ..... Middlesex	P. J McGUIRE.
Manchester*•†..... Essex	See Gloucester.
Marblehead*•†..... Essex	Wm. D. T. Trefey.
Marlboro*•† ... Middlesex	Edgar Weeks.
Medford*•† .... Middlesex	B. F. Hayes.
Medway*•† ..... Norfolk	A. T. Johnson.
Melrose*•† ..... Middlesex	Frank L. Washburn.
Merrimac*•†..... Essex	T. H. Hoyt.
Methuen*•†..... Essex	Wm. M. Rogers.
Middleboro*•† . Plymouth	George W. Stetson.
Milford*•† ..... Worcester	Lowell E. Fales.
Millbury*•†.... Worcester	H. W. Aiken.
Milton*•†..... Norfolk	C. F. Hall.
Monson*•†..... Hampden	See Springfield.
▲Nantucket*•†.. Nantucket	ALLEN COFFIN.
Natick*•† ..... Middlesex	C. G. Bancroft.
▲New Bedford*•† .. Bristol	JENNEY & POTTER.
Newbury ..... Essex	See Newburyport.
▲Newburyport*•†..... Essex	THOMAS HUSE.
Newton*•† .... Middlesex	Louis A. Hall.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•† Middlesex	See Newton.
North Adams*•†. Berks're	BEER & DOWLIN.
▲Northampt'n*•†Hamps're	ALBERT E. ADDIS.
No. Attleboro*•† .. Bristol	F. B. Byram.
Northboro*•†. Worcester	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Cambridge.
North Easton*•† .. Bristol	M. L. Urann.
Norwell*•..... Plymouth	H. T. Fogg.
Oakdale*•† ..... Worcester	Cutting & Sheehan.
Orange*•† ..... Franklin	E. S. Hall.
Oxford*•† ..... Worcester	See Worcester.
Palmer*•† ..... Hampden	W. W. LEACH.
Peabody*•†..... Essex	JOHN J. CAHILL.
▲Pittsfield*•† .... Berkshire	E. T. SLOCUM.
▲Plymouth*•† ... Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins.
Quincy*•† ..... Norfolk	W. W. JENNESS.
Randolph*•† ..... Norfolk	Asa P. French.
Reading*•† .... Middlesex	James W. Grimes.
Rockland*•† ... Plymouth	George W. Kelley.

Town and County.	Name.
Rockport*•† ..... Essex	See Gloucester.
Rowley*•† ..... Essex	See Newburyport.
▲Salem*•† ..... Essex	WILLIAM D. CHAPPLE.
Salisbury*•..... Essex	See Newburyport.
Shelburne Falls*•† Fra'lin	Henry M. Puffer.
Somerville*•†.. Middlesex	See Boston.
South Braintree*•†. Nor'k	C. C. Mellen.
Southbridge*•† Worcester	Henry B. Montague.
So. Framingham*•†Mid'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•† .... Worcester	A. W. Curtis.
▲Springfield*•† .. Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*•† Berkshire	See West Stockbridge.
Stoneham*•†... Middlesex	W. B. Stevens.
Stoughton*•† .... Norfolk	Oscar A. Marden.
▲Taunton*•† ..... Bristol	H. J. FULLER.
Townsend*•† .. Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•† .. Worcester	W. J. Taft.
Wakefield*†.... Middlesex	Samuel K. Hamilton.
Wales*†..... Hampden	H. A. McFarland.
Waltham*•†.... Middlesex	R. M. Stark.
Ware*•† ..... Hampshire	H. M. Coney.
Wareham*•† .... Plymouth	G. C. Tobey.
Warren*•† .... Worcester	E. C. SAWYER.
Watertown*•† . Middlesex	Joseph P. Keefe.
Webster*•† .... Worcester	H. J. Clarke.
Wellfleet*•† .... Barnstable	H. P. Harriman.
Westboro*•†... Worcester	A. P. BROWN.
Westfield*•† .... Hampden	ALFRED F. LILLEY.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury* .... Essex	See Newburyport.
West Newton*•† . Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•† .... Norfolk	A. P. WORTHEN.
Whitinsville*•† Worcester	See Worcester.
Whitman*•† .... Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•† . Wor'ster	F. B. Spalter.
Winchester*•† . Middlesex	G. S. Littlefield.
Woburn*•†..... Middlesex	JOHN G. MAGUIRE.
▲Worcester*•† .. Worcester	RICE, KING & RICE.
Wrentham*•† .... Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*•..... Lenawee	Robertson & Clark.
▲Adrian*•† ..... Lenawee	JOHN E. BIRD.
Akron*•†..... Tuscola	See Caro.
Albion*•†..... Calhoun	M. D. Weeks.
Algonac*†..... St. Clair	J. M. Robertson.
▲Allegan*•† ..... Allegan	I. C. MONTAGUE.
Allen*•† ..... Hillsdale	F. A. Roethlisberger.
Alma*•† ..... Gratiot	Francis Palmer.
Almont*•†..... Lapeer	F. P. Andrus.
▲Alpena*•†..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*•† ..... Sanilac	See Carsonville.
Argyle..... Sanilac	See Carsonville.
Armada*•†..... Macomb	Bert C. Preston.
Ashley*•†..... Gratiot	See Ithaca.
Athens*•†..... Calhoun	Charles A. Standiford.
▲Atlanta* ... Montmorency	See Gaylord.
Au Sable*•†..... Iosco	See Tawas City.
▲Autrain*•†..... Alger	See Marquette.
▲Bad Axe*•†..... Huron	CHARLES D. THOMPSON.
▲Baldwin*•† ..... Lake	See Reed City.
Bancroft*•†... Shiawassee	M. V. B. Wixom.
Bangor*•† .... Van Buren	R. M. Chase.
Barryton*..... Mecosta	See Big Rapids.
Battle Creek*•†.. Calhoun	LELAND H. SABIN.
▲Bay City*•†..... Bay	R. A. McKAY.
Bay Port*•†..... Huron	See Port Austin.
Belding*•†..... Ionia	H. L. Vanitenschoten.
▲Bellaire*•† ..... Antrim	Leavitt & Guile.
Belleville*•†..... Wayne	See Wayne.
Bellevue*•†..... Eaton	George P. Stevens.
Benton Harbor*.. Berrien	HUMPHREY S. GRAY.
Benzonia*•†..... Benzie	See Frankfort.
BerrienSprings*.. Berrien	R. D. Dix.
▲Bessemer*•† ..... Gogebic	S. S. Cooper.
▲Big Rapids*•†.... Mecosta	W. S. TUCKER.
Birmingham*•†.. Oakland	See Pontiac.
Blissfield*•†..... Lenawee	John A. Riley.
Breckenridge*•†.. Gratiot	See St. Louis.
Brighton*•†... Livingston	B. T. O. Clark.
Britton*•† ..... Lenawee	See Adrian.
Bronson*•†..... Branch	M. Thompson.
Brooklyn*•†..... Jackson	J. C. Covert.
Brown City*•†..... Sanilac	Fred A. Farr.
Buchanan*•†..... Berrien	A. A. Worthington.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Durand.
▲Cadillac*•†..... Wexford	SAWYER & BISHOP.
Caledonia*•†.....Kent	See Middleville.
Calumet*•†..... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*•†..... St. Clair	J. L. Willoughby.
Carleton*•†.....Monroe	See Dundee.
▲Caro*•† ..... Tuscola	Walter J. Gamble.
Carson City*• Montcalm	Lee A. Lyon.
Carsonville*•†.... Sanilac	Thomas G. Graham.
Caseville*•†..... Huron	T. B. Woodworth.
Cass City*•†..... Tuscola	J. D. Brooker.
▲Cassopolis*•†..... Cass	L. H. GLOVER.
Cedar Springs*•†.... Kent	Stuart & Barker.
Central Lake*•†...Antrim	M. W. Neukirk.
Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Cruikshank.
▲Charlotte*•†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*•†.Cheboygan	GEORGE E. BELL.
▲Chelsea*•†.... Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*•† ..... Ionia	See Ionia.
Clayton*•†.....Lenawee	J. E. Bird.
Climax*•†.... Kalamazoo	See Vicksburg.
Clinton*•† ..... Lenawee	Edwin R. Smith.
Clio*•†..... Genesee	J. L. Curry.
▲Coldwater*•†.....Branch	LOVERIDGE & LOVERIDGE.
Coleman*•†..... Midland	See Midland.
Coloma*•†..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•†.....Jackson	See Jackson.
Constantine*•† St. Joseph	James M Harvey, Jr.
Coopersville*•†... Ottawa	James Cilley.
▲Corunna*•†... Shiawassee	John T. McCurdy.
Covert*•†.....Van Buren	H. B. Chase.
Croswell*•†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*•† ..... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*•†..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•†.... Van Buren	A. L. MOULTON.
Deckerville*•†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*•† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	GROESBECK & TURNER, 1305-1307 Mystic Bldg. Refer to Union National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*•†.... Washtenaw	James T. Honey.
Dimondale*•†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*•†..... Cass	JOHN WOOSTER.
Downington*•†.... Sanilac	F. S. Vieta.
Dryden*•†..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*•†..... Iosco	See Tawas City.
Eaton Rapids*•†.... Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Ionia.
Elk Rapids*•†.....Antrim	A. B. Dougherty.
Elkton*•†..... Huron	W. L. Doyle.
Elsie*•†..... Clinton	Charles Snelling.
Emmett*•†.....St. Clair	See Port Huron.
▲Escanaba*•†..... Delta	IRA C. JENNINGS.
Evart*•† ..... Osceola	C. H. Rose.
Ewen*•† ..... Ontonagon	See Bessemer.
Fairgrove*•†..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*•† ..... Genesee	Henry C. Riggs.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•†..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*•†.....Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•†..... Benzie	N. A. PARKER.
Freeport*•†..... Barry	See Hastings.
Fremont*•† .... Newaygo	S. W. Dunham.
Gagetown*•†..... Tuscola	See Cass City.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•† ..... Berrien	See Three Oaks.
▲Gaylord*•†..... Otsego	A. D. Marshall.
Gladstone*•† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Goblevile*†...Van Buren	H. M. Huff.
▲Grand Haven*•†.. Ottawa	GEORGE A. FARR.
Grand Ledge*•†....Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*•†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References; National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*•†....Jackson	E. Pelton.
▲Grayling*•†.....Crawford	Joseph Patterson.
Greenville*•†.. Montcalm	E. J. Bowman.
Hancock*•†.... Houghton	See Houghton.
Hanover*•†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*•† Emmet	See Petoskey.
▲Harrison*•†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	F. S. Gurney.
Hartford*•†...Van Buren	A. H. Tuttle.
▲Hastings*•† ..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*•†..... Osceola	C. M. Beardsley.
▲Hillsdale*•†..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*•†..... Ottawa	John C. Post.
Holly*•†..... Oakland	C. F. Collier.
Homer*•†..... Calhoun	Myron H. Nichols.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•†...Houghton	J. F. HAMBITZER.
Howard*•† .... Montcalm	C. W. Perry.
▲Howell*•†..... Livingston	W. P. VAN WINKLE.
Hubbardston*..... Ionia	Frank Rogers.
Hudson*•† ..... Lenawee	Grant Fellows.
Imlay City*•†.....Lapeer	Herbert W. Smith.
▲Ionia*•†..... Ionia	F. C. MILLER.
▲Iron Mountain*•†.Dicki'n	E. A. WOODWARD.
Iron River*•†..... Iron	I. W. Byers.
Ironwood*•†..... Gogebic	C. E. MILLER.
Ishpeming*•† . Marquette	H. O. YOUNG.
▲Ithaca*•† ..... Gratiot	George P. Stone.
▲Jackson*•† ..... Jackson	BADGLEY & BADGLEY.
Jasper*•† .....Lenawee	H. C. Pratt.
Jonesville*•† ...Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† ....Kalkaska	C. C. Jencks.
Kinde*•† ..... Huron	James H. Hall.
Kingston*•† ..... Tuscola	J. B. Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•†...Missaukee	F. O. Gaffney.
Lake Linden*•†Houghton	See Houghton.
Lake Odessa*•† .....Ionia	See Ionia.
Lake View*•†..Montcalm	Salem F. Kennedy.
▲L'Anse*•† ..... Baraga	P. R. McKernan.
¶Lansing*•† ..... Ingham	CHARLES F. HAMMOND.
▲Lapeer*•† ..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Houghton.
Lawrence*•†..Van Buren	See Kalamazoo.
Lawton*•† ....Van Buren	See Kalamazoo.
▲Leland*† ..... Leelanau	A. F. Bonting.
Lenox*•†..... Macomb	See Richmond.
Leslie*•†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*•†..... Genesee	James L. Spencer.
Litchfield*•† ....Hillsdale	L. B. Agard.
Lowell*•† ..... Kent	John W. Matthewson.
▲Ludington*•† .....Mason	H. C. HUTTON.
Lyons*•† ..... Ionia	E. C. Spalding.
Mancelona*•† .....Antrim	H. B. Hudson.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† .....Manistee	DOVEL & SMITH.
▲Manistique*•†Schoolcraft	VIRGIL I. HIXSON.
Manton*•† .....Wexfor d	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*•† .....Cass	Smith & Harmon.
Marine City*† ....St. Clair	F. S. Parker.
Marlette*•†.....Sanilac	D. S. McClure.
▲Marquette*•† ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*•† ....Calhoun	HERBERT E. WINSOR.
▲Mason*•† .....Ingham	L. B. McArthur.
Mayville*•† .....Tuscola	T. J. Eveland.
Mears*•† .....Oceana	John T. Cummings.
Memphis*•† .....Macomb	See Almont.
Mendon*•†.... St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Merrill*• † ..... Saginaw	See Saginaw.
Middleville*• † ..... Barry	H. E. Hendricks.
▲Midland*• † ..... Midland	E. P. Rice.
Milan*• † ..... Washtenaw	D. C. Salisbury.
Milford*• † ..... Oakland	Edward J. Bissell.
Millington*• † .. Tuscola	See Vassar.
Minden City*• † ... Sanilac	See Sanilac Center.
▲Mio* ..... Oscoda	See Grayling.
▲Monroe*• † ..... Monroe	LANDON & LOCKWOOD.
Montague*• † .. Muskegon	See Whitehall.
Montrose*• † ..... Genesee	See Clio.
Morenci*• † ..... Lenawee	C. S. Ingals.
Morrice*• † ... Shiawassee	A. L. Beard.
▲Mt. Clemens*• † .. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*• † .. Isabella	FRANCIS H. DODDS.
Muir*• † ..... Ionia	George Bennett.
Mulliken*• † ..... Eaton	See Grand Lodge.
Munising*• † ..... Alger	Walsh & Pardee.
▲Muskegon*• † .. Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*• † ..... Barry	Walter S. Powers.
Negaunee*• † .. Marquette	JOHN Q. ADAMS.
▲Newaygo*• † .... Newaygo	Fred W. Riblet.
New Baltimore*• † Macomb	See Mt. Clemens.
▲Newberry*• † ..... Luce	Sanford N. Dutcher.
New Haven*• † ... Macomb	Adam T. Bennett.
Niles*• † ..... Berrien	N. H. BACON.
North Adams*• † Hillsdale	See Hillsdale.
North Branch*• † .. Lapeer	See Lapeer.
North Lansing† .. Ingham	See Lansing.
Northville*• † ..... Wayne	C. C. Yerkes.
Ogden*• † ..... Lenawee	See Adrian.
Olivet* ..... Eaton	See Bellevue.
Omer*• † ..... Arenac	W. C. Cook.
Onaway*• ... Presque Isle	See Rogers.
▲Ontonagon*• † Ontonagon	W. W. Wendell.
Orion*• † ..... Oakland	William E. Littell.
Oscoda*• † ..... Iosco	See Tawas City.
Otsego*• † ..... Allegan	ANDERSON & ANDERSON.
Ovid*• † ..... Clinton	High & Everett.
Owosso*• † .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*• † ..... Oakland	Frank E. Jenkins.
▲Paw Paw*• † ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*• † ..... Oceana	WILLIAM T. EVANS.
Perrinton*• † ..... Gratiot	See Ashley.
Perry*• † ..... Shiawassee	A. N. Macqueen.
Petersburg*• † .... Monroe	John O. Zabel.
Petoskey*• † ..... Emmet	C. J. PAILTHORP.
Pewamo*• † ..... Ionia	See Lyons.
Pigeon*• † ..... Huron	Paul Woodworth.
Pinckney*• † .. Livingston	W. A. Carr.
Pinconning*• † ..... Bay	See Standish.
Plainwell*• † ..... Allegan	E. J. Anderson.
Plymouth*• † ..... Wayne	G. A Starkweather.
▲Pontiac*• † ..... Oakland	JOHN H. PATTERSON.
Port Austin*• † .... Huron	James H. Hall.
Port Hope*• † ..... Huron	See Harbor Beach.
▲Port Huron*• † .... St. Clair	GEORGE G. MOORE.
Portland*• † ..... Ionia	W. E. Hawley.
Port Sanilac*• † .... Sanilac	M. N. Mugan.
Quincy*• † ..... Branch	W. H. Lockerby.
Reading*• † ..... Hillsdale	Lockerby & Kinney.
Red Jacket*• † .. Houghton	See Houghton.
Reed City*• † ..... Osceola	Charles A. Withey.
Reese*• † ..... Tuscola	See Vassar.
Remus*• † ..... Mecosta	See Big Rapids.
Richland*• † .. Kalamazoo	See Battle Creek.
Richmond*• † ..... Macomb	W. S. Stone.
Rochester*• † ..... Oakland	J. H. Holman.
Rockford*• † ..... Kent	C. G. Hyde.
Rockland*• † . Ontonagon	See Ontonagon.
▲Rogers*• † ..... Presque Isle	G. Covey, Jr.
Romeo*• † ..... Macomb	D. N. Lowell.
▲Roscommon*• † Rosc'm'on	Charles L. De Waele.
▲Saginaw*• † ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*• † ..... Washtenaw	See Ypsilanti.
Sand Beach*• † ..... Huron	See Harbor Beach.
▲Sanilac Center*• ... Sanilac	William H. Burgess.
Saranac*• † ..... Ionia	P. T. Williams.
Saugatuck*• † ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*• † Chip'wa	GEORGE A. CADY.
Schoolcraft*• † Kalamazoo	George M. Fields.
Scottville*• † ..... Mason	See Ludington.
Sebewaing*• † ..... Huron	See Port Austin.
Seney*• † ..... Schoolcraft	See Newberry.
Shelby*• † ..... Oceana	A. E. Souter.
Shepherd*• † ..... Isabella	F. E. Hibbard.
Sheridan*• † ..... Montcalm	E. Follette.
Sherwood*• † ..... Branch	See Union City.
South Haven*• † VanBuren	S. B. MONROE.
South Lyon*• † ... Oakland	Carpenter & Chubb.
Sparta*• † ..... Kent	B. N. Keister.
Springport*• † .... Jackson	See Albion.
▲Standish*• † ..... Arenac	M. D. Snow.
▲Stanton*• † ..... Montcalm	L. C. PALMER.
St. Charles*• † .. Saginaw	T. P. Zander.
St. Clair*• † ..... St. Clair	A. R. Stowell.
▲St. Ignace*• † .. Mackinac	Henry Hoffman.
▲St. Johns*• † ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*• † ..... Berrien	N. A. HAMILTON.
St. Louis*• † ..... Gratiot	Charles W. Giddings.
Stockbridge*• † ... Ingham	W. B. Gildart.
Sturgis*• † ..... St. Joseph	C. A. Sturgis.
Sunfield*• † ..... Eaton	See Grand Ledge.
▲Tawas City*• † ..... Iosco	N. C. HARTINGH.
Tecumseh*• † ..... Lenawee	F. B. Wood.
Tekonsha*• † ..... Calhoun	William A. Howard.
Three Oaks*• † ..... Berrien	W. K. Sawyer.
Three Rivers*• † St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*• † Gr'ndTra.	PRATT & DAVIS.
Turner*• † ..... Arenac	See Standish.
Twining*• † ..... Arenac	See Standish.
Ubly*• † ..... Huron	J. C. Ryan.
Union City*• † ..... Branch	M. A. Merrifield.
Unionville*• † ..... Tuscola	See Caro.
Utica*• † ..... Macomb	G. E. Eckert.
Vandalia*• † ..... Cass	See Cassopolis.
Vassar*• † ..... Tuscola	E. H. TAYLOR.
Vermontville*• † .... Eaton	See Charlotte.
Vernon*• † .... Shiawassee	See Corunna.
Vicksburg*• † . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*• † ..... Hillsdale	S. W. Yeagley.
Watervliet*• † ..... Berrien	See Benton Harbor.
Wayland*• † ..... Allegan	David Stockdale.
Wayne*• † ..... Wayne	J. F. Cullen.
West Bay City*• † .... Bay	See Bay City.
▲West Branch*• † . Ogemaw	F. L. Snodgrass.
Weston*• † ..... Lenawee	H. C. Reton.
Whitehall*• † ... Muskegon	Paul I. Hedges.
WhitePigeon*• † St. Joseph	W. F. Thomas.
Williamston*• † ... Ingham	W. T. Webb.
Woodland*• ..... Barry	C. S. Palmerton.
Wyandotte*• † ..... Wayne	SYLVESTER PRAY.
Yale*• † ..... St. Clair	Drake & Rapley.
Ypsilanti*• † .. Washtenaw	D. C. GRIFFIN.
Zeeland*• † ..... Ottawa	See Holland.

MINNESOTA.

▲Ada*• † ..... Norman	W. W. Calkins.
Adams*• † ..... Mower	P. H. Carr.
Adrian*• † ..... Nobles	O. W. FREEMAN.
▲Aitkin*• † ..... Aitkin	F. N. Hall.
Albany*• † ..... Stearns	See Avon.
▲Albert Lea*• † ... Freeborn	H. C. CARLSON.
Alden*• † ..... Freeborn	Ira Cary.
▲Alexandria*• † .... Douglas	C. J. Gunderson.
Alpha*• ..... Jackson	See Heron Lake.
Amboy*• † ..... Blue Earth	Charles Thompson.
Annandale*• † ..... Wright	Henry Spindler.
▲Anoka*• † ..... Anoka	A. F. PRATT.
Appleton*• † ..... Swift	E. T. Young.
Argyle*• † ..... Marshall	GEORGE ERICKSON.
Arlington*• † ..... Sibley	P. A. Cosgrove.
Atwater*• † .... Kandiyohi	L. E. Covell.
Audubon*• † ..... Becker	See Detroit City.
▲Austin*• † ..... Mower	ARTHUR W. WRIGHT.
Avoca*• † ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*• † ..... Lyon	See Tracy.
Barnesville*• † ..... Clay	Charles S. Marden.
Battle Lake*• † . Otter Tail	See Fergus Falls.
Beardsley*• † .... Bigstone	See Graceville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*• † ..... Stearns	See Glenwood.
Belle Plaine*• † ..... Scott	See Shakopee.
Bellingham*• † Lac-qui-P'e	T. J. McElligott.
Belview*• † ..... Redwood	A. O. Gimmestad.
▲Bemidji*• ..... Beltrami	Street & Reynolds.
▲Benson*• † ..... Swift	S. A. Hudson.
Bigelow*• † ..... Nobles	See Worthington.
Big Lake*• † ... Sherburne	Frank T. White.
Bird Island*• † .... Renville	H. C. Berry.
Blooming Prairie*• † . Ste'e	W. R. Hoskyn.
Blue Earth City*• † Farib'lt	FRANK E. PUTNAM.
▲Boyd*• † .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*• † ... Crow Wing	T. C. BLEWITT.
▲Brandon*• † ..... Douglas	See Alexandria.
Breckenridge*• † .. Wilkin	EZRA G. VALENTINE.
▲Brewster*• † ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*• † ..... Stearns	See Glenwood.
Browerville*• † ..... Todd	See Long Prairie.
Brown Valley*• † Traverse	A. S. Crossfield.
Brownton*• † ..... McLeod	A. L. Brown.
▲Buffalo*• † ..... Wright	J. T. Alley.
Buffalo Lake*• † . Renville	See Granite Falls.
Butterfield*• † Watonwan	See St. James.
▲Caledonia*• † ..... Houston	G. G. GOODWIN.
▲Cambridge*• ..... Isanti	Barber & Southerland.
Campbell*• † ..... Wilkin	E. G. Valentine.
Canby*• † Yellow Medicine	Ole Ostensoe.
Cannon Falls*• †. Goodhue	P. S. Aslakson.
▲Carlton*• † ..... Carlton	H. H. Hawkins.
Carver*• † ..... Carver	See Chaska.
Cass Lake ..... Cass	F. W. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Center City*†....Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*† .....Carver	T. F. CRAVEN.
Chatfield*† .....Fillmore	Joseph Underleak.
Chokio*† .....Stevens	See Morris.
Clara City*†....Chippewa	See Granite Falls.
Claremont*† .....Dodge	B. F. Hood.
Clarkfield*†Yello' Medi'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*† Sherburne	See Big Lake.
Clearwater*† .... Wright	See St. Cloud.
Climax*† .....Polk	See Crookston.
Clinton* .....Bigstone	See Graceville.
Cloquet*†.....Carlton	W. L. Chase.
Cokato*† .....Wright	F. Swanson.
Comfrey.....Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*†.....Lyon	W. D. Fanning.
▲Crookston*† .....Polk	MILLER & FOOTE.
Dassell*† .....Meeker	See Litchfield.
Dawson*† .Lac-qui-Parle	A. W. Ewing.
Deer River*† .....Itasca	See Grand Rapids.
Delano*† .....Wright	F. H. Lindsley.
Delavan*† .....Faribault	S. J. Abbott.
▲Detroit*† ..... Becker	FRANK RICHARDSON.
Dexter*† .....Mower	G. W. King.
Dodge Center*†....Dodge	See Kasson.
Donnelly* .....Stevens	See Morris.
Dover*† .....Olmsted	See Rochester.
▲Duluth*† .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*† .....Nobles	See Slayton.
Eagle Bend*†.....Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*† .....Faribault	See Wells.
Echo*† .Yellow Medicine	R. Vaaller.
Eden Valley*†....Meeker	James H. Doran.
Edgerton*†....Pipestone	C. G. Brady.
▲Elbow Lake*† .....Grant	F. & M. Casey.
Elgin*† .....Wabasha	See Plainview.
▲Elk River*†...Sherburne	Frank T. White.
Ellsworth*† .....Nobles	John F. Flynn.
Elmore*† .....Faribault	H. B. Smith.
Ely*† .....St. Louis	GEORGE WESCOTT.
Elysian*† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*† .....Polk	See Crookston.
Evansville*† .... Douglas	A. O. Feet.
Eveleth*†.....St. Louis	M. D. L. Fuller.
Excelsior*† ....Hennepin	W. P. McDonald.
Eyota*† .....Olmstead	See Rochester.
Fairfax*† ..... Renville	A. V. Rieke.
▲Fairmont*† .....Martin	DEAN & PALMER.
▲Faribault*† .....Rice	H. T. PYLE.
Farmington*† ... Dakota	A. C. Finney.
Felton*† .....Clay	See Moorhead.
▲Fergus Falls*† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*† .....Polk	Thomas Keefe.
Fisher*† .....Polk	E. D. Kingsland.
Foley*† .....Benton	See Sauk Rapids.
Fosston*† .....Polk	B. S. Bennett.
Franklin*† .....Renville	See Fairfax.
Frazee*† .....Becker	See Detroit City.
Frost .....Faibault	See Wells.
Fulda*† .....Murray	M. E. Foley.
Gary*† .....Norman	See Fertile.
Gaylord*† .....Sibley	G. A. McKenzie.
Gibbon*† .....Sibley	See Gaylord.
▲Glencoe*† .....McLeod	F. R. ALLEN.
Glenville*† .....Freeborn	See Albert Lea.
▲Glenwood*† .....Pope	E. M. Webster.
Good Thunder*†BlueE'th	See Mapleton.
Graceville*† .... Bigstone	M. S. STEVENS.
Granada*† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*†.Mower	See Spring Valley.
▲Grand Rapids*†...Itasca	T. M. Brady.
▲Granite Falls*† Yel. Med.	O. Hartwick.
Grove City*†.....Meeker	A. T. Nelson.
▲Hallock*† .....Kittson	R. R. Hedenberg.
Halstad*† .....Norman	A. O. Ueland.
Hamline*† .....Ramsey	See St. Paul.
Hammond*† ...Wabasha	See Wabasha.
Hampton*† .....Dakota	See Farmington.
Hancock*† .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madella.
Hardwick*† .....Rock	See Lu Verne.
Harmony*† .....Fillmore	See Preston.
Hartland*† ....Freeborn	See Albert Lea.
▲Hastings*† .....Dakota	F. M. CROSBY
Hawley*† .....Clay	G. Halverson.
Hayfield*† .....Dodge	See Kasson.
Hector*† .....Renville	O. A. Allen.
▲Henderson*† .....Sibley	W. H. Leeman.
Hendrum*† .....Norman	See Halstad.
Henning*† ....Otter Tail	See Fergus Falls.
Herman*† .....Grant	Arthur B. Childress.
Heron Lake*†...Jackson	L. F. Lammers.
Hibbing*† .....St. Louis	W. J. POWER.
Hills*† .....Rock	See Lu Verne.

Town and County.	Name.
Hoffman*† .....Grant	William Schellbach.
Holland*† .....Pipestone	See Pipestone.
Houston*† .....Houston	See Caledonia.
Howard Lake*†..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*† ....McLeod	H. H. Bonniwell.
Iona*† .....Murray	See Slayton.
Isanti* .....Isanti	See Cambridge.
▲Jackson*† .....Jackson	FRED B. FABER.
Janesville*† .....Waseca	L. D. ROGERS.
Jasper*† .....Pipestone	F. L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*† .....Scott	F. J. Leonard.
Kasson*† .....Dodge	Robert Taylor.
Kennedy*† .... Marshall	See Hallock.
Kensington*† .. Douglas	See Alexandria.
Kenyon*† .....Goodhue	F. M. Lamp.
Kerkhoven*† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*† .....Lesueur	See Waterville.
Kinbrae† .....Nobles	See Worthington.
Lafayette*† .....Nicollet	See Winthrop.
▲Lake Benton*† ..Lincoln	John McKenzie.
Lake City*† ....Wabasha	ALLEN J. GREER.
Lake Crystal*†BlueEa'th	D. A. Reed.
Lakefield*† .....Jackson	E. T. Smith.
Lake Park*† .....Becker	See Detroit.
Lakeville*† .....Dakota	See Farmington.
Lamberton*† ..Redwood	F. Clague.
Lanesboro*†....Fillmore	Chapman & Chapman.
Le Roy*† .....Mower	G. W. W. Harden.
Lester Prairie*..McLeod	See Glencoe.
Lesueur*† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*† .....Winona	See Winona.
▲Litchfield*† .....Meeker	C. H. Strobeck.
▲Little Falls*†...Morrison	E. P. ADAMS.
▲Long Prairie*† .....Todd	J. D. Jones.
Lowry*† .....Pope	See Glenwood.
▲Luverne*† .....Rock	W. N. DAVIDSON.
Lyle*† .....Mower	See Austin.
Mabel*† .....Fillmore	W. H. Hammer.
Madella*† ....Watonwan	BETHER & HAYCROFT.
▲Madison*†.Lac-qui-Parle	FRANK PALMER.
Madison Lake*†BlueE'th	See Mankato.
▲Mankato*† ...Blue Earth	S. B. WILSON.
▲Mantorville*.....Dodge	Littleton & McCaughey.
Maple Lake*† .....Wright	J. E. Madigan.
Mapleton*† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*† .....Lyon	VIRGIL B. SEWARD.
Maynard*† ....Chippewa	See Montevideo.
Mazeppa*† .....Wabasha	Michael Marx.
McIntosh*† .....Polk	S. H. Drew.
Melrose*† .....Stearns	Donahue & Stephens.
Menahga*† .....Wadena	See Park Rapids.
Merriam Park*†.Ramsey	Wardell Spencer.
Milaca*† .....Millelacs	Giddings & Pratt.
Milan*† .....Chippewa	See Montevideo.
Minneapolis*†† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
"	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 617 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*† .....Lyon	See Marshan.
Minnesota Lake*†F'rib'lt	See Mapleton.
▲Montevideo*†.Chippewa	LYNDON A. SMITH.
Montgomery*† ..Lesueur	C. D. McCarthy.
Monticello*† .....Wright	James C. Tarbox.
▲Moorhead*† .....Clay	EDWIN ADAMS.
▲Mora*† .....Kanabec	J. C. Pope.
Morgan*† .....Redwood	Albert Hauser.
Morris*† .....Stevens	LEWIS C. SPOONER.
Morristown*† .....Rice	See Faribault.
Morton*† .....Renville	See Olivia.
Mountain L*† Cottonw'd	See Windom.
Murdock*† .....Swift	See Benson.
New Duluth*†..St. Louis	See Duluth.
New London*†Kandiyo'i	See Willmar.
New Paynesville*†St'rns	See St. Cloud.
New Prague*† .....Scott	E. A. Edgerton.
New Richland*†.Waseca	B. F. McGregor.
▲New Ulm*† .....Brown	HOIDALE & SOMSEN.
New York Mills*†Ott'rt'l	See Wadena.
Nicollet*† .....Nicollet	See St. Peter.
Northbranch*†..Chicago	Charles A. Holt.

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Town and County.	Name.
Northfield*†.....Rice	R. J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*†.....Carver	George J. Bradley.
Olivia*†.....Renville	S. R. Miller.
▲Ortonville*†.....Bigstone	A. B. KAERCHER.
Osakis*†.....Douglas	F. H. Borchert.
▲Owatonna*† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*†..Hubbard	B. F. Wright.
Pelican Rapids*†Ot'r T'il	James T. McCullough
Perham*† .....Otter Tail	M. J. Daly.
Perley*†.....Norman	See Halstad.
▲Pine City*† .....Pine	S. G. L. Roberts.
Pine Island*†...Goodhue	See Zumbrota.
▲Pipestone*† ...Pipestone	EVANS & EVANS.
Plainview*† ....Wabasha	J. A. Carley.
Plato*† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*† .....Fillmore	Wells & Hopp.
▲Princeton*† .....Millelacs	J. J. SKAHEN.
Racine*† .....Mower	See Spring Valley.
Raymond*† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*†.Redlake	C. E. Boughton.
▲Red Wing*† ....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*† Redw'd	A. C. Doliff.
Renville*†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*†.....Redwood	See Lamberton.
▲Rochester*†.....Olmsted	BURT W. EATON.
Rockdell*.....Olmsted	See Rochester.
Rockford*†.....Wright	D. D. Ames.
▲Roseau* .....Roseau	R. J. Bell.
Rothsay*†.....Wilkin	See Breckenridge.
Round Lake*†.... Nobles	See Worthington.
Royalton*†.....Morrison	George H. Niles.
Rush City*†.... Chisago	J. D. Markham.
Rushford*†.....Fillmore	G. W. Rockwell.
Rushmore*†.....Nobles	See Worthington.
Ruthton*†.....Pipestone	See Pipestone.
Sacred Heart*† Renville	Erie L. Winge.
Sanborn*† .....Redwood	See Lamberton.
Sandstone*†.....Pine	J. A. Smith.
Sargeant *† .....Mower	See Austin.
Sauk Center*†...Stearns	M. C. Kelsey.
▲Sauk Rapids*† ...Benton	Thomas Van Etten.
▲Shakopee*†.....Scott	J. A. COLLER.
Shelly*†.....Norman	See Ada.
Sherburne*†.....Martin	A. G. T. BROUN.
Silver Lake*†...McLeod	See Glencoe.
▲Slayton*† .....Murray	B. H. Whitney.
Sleepy Eye*† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*†.Dakota	See St. Paul.
Springfield*† ....Brown	George T. Olson.
Spring Grove*†..Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† .....Todd	E. F. Gummer.
Starbuck*†.....Pope	O. J. Johnson.
Steen*† .....Rock	See Luverne.
Stephen*† .....Marshall	G. A. Carr.
Stewart*† .....McLeod	See Glencoe.
Stewartville*† ..Olmsted	O. E. Hammer.
▲Stillwater*†..Washington	MANWARING & SULLIVAN.
St.Bonifacius*†Hennepin	See Minneapolis.
St. Charles*†.....Winona	E. Hill.
▲St. Cloud*†.....Stearns	D. T. CALHOUN.
St. Hilaire*†...Red Lake	J. K. Hannay.
▲St. James*†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*†.....Nicollet	A. A. STONE.
Swanville*†.....Morrison	See Little Falls.
Taylor's Falls*†.Chisago	See St. Paul.
Tenhassen.....Martin	See Fairmont.
Thief Riv.F'lls*†Redlake	Henry W. Lee.
Torah*†.....Stearns	See St. Cloud.
Tower*†.....St. Louis	W. G. Bonham.
Tracy*†.....Lyon	C. W. Main.
Truman.....Martin	See Welcome.
Twin Valley*†.. Norman	E. M. Niles.
▲Two Harbors*†.....Lake	JOHN DWAN.
Tyler*† ....Lincoln	H. A. STRICKER.
Ulen*†..... ..... Clay	See Hawley.
Verndale*†.....Wadena	A. B. Kling.
VernonC'ter*†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*†..... Carver	See Minneapolis.
▲Wadena*†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† .. Redw'd	Mohler & Gooler.
▲Warren*†.....Marshall	A. Grindeland.
▲Waseca*†.....Waseca	JAMES M. HANLEY.
Waterville*† .....Lesueur	G. F. Dullam.
Watkins*†..... Meeker	See Eden Valley.
Waverly*†..... Wright	See Buffalo.
Welcome*†.....Martin	G. M. Hopp.
Wells*†† .....Faribault	D. A. Odell.
West Concord*†.. Dodge	W. W. Westcott.
West Duluth*†..St. Louis	Pealer & Fesler.
▲Wheaton*† .....Traverse	O'Hair & Murphy.
▲Willmar*† .... Kandiyohi	G. H. Otterness.
▲Windom*†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*† Fariba'lt	H. L. Bullis.
▲Winona*†.....Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'wMed.	See Granite Falls.
Woodstock*†..Pipestone	See Pipestone.
▲Worthington*†.....Nobles	J. A. TOWN.
Wykoff *† .....Fillmore	See Spring Valley.
Zumbrota*†.... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† .....Monroe	GILLEYLEN & LEFTWICH.
Ackerman*†....Choctaw	See Kosciusko.
Amory*† ..... Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*† ..... Lee	Wm. Cox.
▲Batesville*† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*†..... Harrison	WHITE & NEVILLE.
▲Booneville*† .... Prentiss	B. A. P. Selman.
▲Brandon*†..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	CASSEDY & CASSEDY.
Brookville*†...Noxubee	See Macon.
▲Canton*†.....Madison	F. B. PRATT.
▲Carrollton*†.....Carroll	D. A. McEarchen.
▲Carthage*..... Leake	Lockett & Sullivan.
Centerville*† .Wilkinson	See Gloster.
▲Charleston*..Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*†... Coahoma	R. H. WILDBERGER.
Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*†..Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia*..... ..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*†... Panola	Kyle & Shouds.
▲Corinth*†.....Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*† ..... Holmes	J. Wiener.
▲Ellisville*†..... Jones	Shannon & Street.
Enterprise*† ..... Clarke	BUCKLEY & HALSELL.
Eupora*†..... Webster	Dunn & Dunn.
▲Fayette*● .....Jefferson	R. L. Corban.
▲Forest*†..... Scott	Jeff. Kent.
▲Friarpoint*†... Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*†..... Amite	F. A. McClain.
Goodman*† ..... Holmes	See Durant.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*†.... Leflore	L. F. YERGER.
▲Grenada*†..... Grenada	ROBERTSON HORTON.
Gulfport*†.....Harrison	F. M. Evans.
▲Hattiesburg*†..... Perry	S. E. Travis.
▲Hazlehurst*†..... Copiah	J. S. SEXTON.
▲Hernando*†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*†.Marshall	STRICKLAND & GAREY.
▲Houston*..... Chickasaw	Lyon & Stockett.
▲Indianola*†... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*●....Coahoma	See Clarksdale.
▲Kosciusko*† .....Attala	ANDERSON & DAVIS.
Laurel*†..... Jones	T. G. McCallum.

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Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*•†....Washington	See Greenville.
▲Lexington*•†.....Holmes	H. S. HOOKER, Jr.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*•†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*•†..... Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*•†.....Pike	J. B. WEBB.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*•†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*•†..... ▲adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*•† .... Union	See Lee Crum.
Newton*•† .....Newton	J. R. Byrd.
Ocean Springs*•†Jackson	See Scranton.
Okolona*•†.....Chickasaw	Stovall & Williams.
▲Oxford*•†..... Lafayette	H. A. Barr.
▲Paulding* .....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*•† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*•† .....Pontotoc	O. C. Carr.
Poplarville*•†Pearl River	Shivers & Shivers.
▲Port Gibson*•†.Claiborne	J. McCARTIN.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† .....Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*•†.....Hinds	D. S. Fearing.
▲Ripley*† .....Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*•†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•†.....Panola	Boothe & Boothe.
▲Scranton*•†..... Jackson	BALLARD & BALLARD.
▲Senatobia*•†..... Tate	J. F. Dean.
▲Starkville*•†..Oktibbeha	CARROLL & MAGRUDER.
Summit*•† .....Pike	J. B. Holden.
Tchula*•† ..... Holmes	See Lexington.
Terry*•† .....Hinds	B. F. Fortner.
▲Tunica*•† .....Tunica	Henderson & Bankston.
▲Tupelo*•† .....Lee	ALLEN & ROBINS.
Utica*•† .....Hinds	See Jackson.
▲Vaiden*•† .....Carroll	McClurg & Flowers.
▲Vicksburg*•† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†..Yalob'a	BREWER & WILSON.
▲Waynesboro*•† ...Wayne	C. R. Pitts.
Wesson*•† .....Copiah	See Hazlehurst.
▲West Point*•†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*•† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*•† ..Wilkinson	Bramlett & Tucker
▲Yazoo City*•†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*•† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*•†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*•†.....LaFayette	See Blackburn.
Altamont*•†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*•†.....DeKalb	See Maysville.
Amsterdam*•† ....Bates	See Butler.
Appleton City*•† St. Clair	JOHN A. GILBREATH.
Armstrong*•†....Howard	R. M. Bagby.
Arrow Rock*..... Saline	See Marshall.
Ash Grove*•†..... Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*•†..... Macon	See Laplata.
Aurora*•†..... Lawrence	E. J. WHITE.
Auxvasse*•†..... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*•†..... Knox	See Edina.
Barnard*•†..... Nodaway	P. J. Halney.
Belton*•†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*•†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*•†..... Macon	C. F. Hale.
Billings*•†..... Christian	W. F. Lamkin.
Birch Tree*•†.....Shannon	See Winona.
Blackburn*•†.....Saline	See Marshall.
Blackwater*•†..... Cooper	See Boonville.
Blairstown*•†..... ...Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*•†..Jackson	Herrington & Burrus.
Blythedale*•†... Harrison	See Bethany.
Bolckow*•†..... Andrew	See Savannah.
▲Bolivar*•†..... Polk	UPTON & SKINKER.
Bonne Terre*•†St. Franc's	J. H. Maingen.
▲Boonville*•†..... Cooper	W. V. DRAFFEN.
Bosworth*•†..... Carroll	C. W. Lawrence.
▲Bowling Green*•†...Pike	J. D. HOSTETTER.
Brashear*•†..... Adair	Blair & Vawter.
Braymer*•†.....Caldwell	D. E. Adams.
Breckinridge*•†. Caldwell	O. J. Chapman.
Bronaugh*•†.....Vernon	See Sheldon.
Brookfield*•†.....Linn	A. A. BAILEY.
Browning*•†.....Linn	E. B. Fields.
Brunswick*•†... Chariton	Louis Benecke.
Bucklin*•†..... Linn	F. W. Byrd.
Buckner*•†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*•†..... Cooper	See Boonville.
Burlington Jc.*•†..Nod'y	J. F. Robertson.
▲Butler*•†..... Bates	SMITH & STANLEY.
Calhoun*•†..... Henry	S. P. Davisson.
Calhoun*•†..... Henry	L. R. Simpson.
▲California*•†... Moniteau	J. W. HUNTER.
Callao*•†.....Macon	See Macon City.
Camden Point*•†...Platte	See Platte City.
Cameron*•†.....Clinton	Turner & Goodrich.
Campbell*•†..... Dunklin	See Kennett.
Canton*•†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*•† C. Gir.	B. F. DAVIS.
Carl Junction*•†.. Jasper	WILLIS G. CLARKE.
▲Carrollton*•†..... Carroll	CHARLES R. PATTISON.
Carterville*•†.....Jasper	Howard Gray.
▲Carthage*•†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*•Pemiscot	ROBERTS & HUNT.
▲Cassville*•.....Barry	T. M. Allen.
Center*•†..... Ralls	E. W. Keithly.
Center View*•†.. Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*•†.....Boone	H. S. Booth.
Chamois*•†.....Osage	Henry Marquand.
▲Charleston*•†. Mississippi	RUSSELL & DEAL.
Chilhowee*•†.....Johnson	See Warrensburg.
▲Chillicothe*•†. Livingston	CHARLES A. LOOMIS.
Chula*•† ..... Livingston	R. F. Davis.
Clarence*•† ..... Shelby	George C. Grant.
Clark*•†..... Randolph	See Moberly.
Clarksburg*†... Moniteau	See California.
Clarksdale*•†..... DeKalb	Brown & Hunt.
Clarksville*•† ..... Pike	Edwards & Duvall.
▲Clayton*•†..... St. Louis	See Central.
Clearmont*•† .. Nodaway	See Maryville.
▲Clinton*•†..... Henry	C. C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*•†..... Benton	N. H. Robinson.
▲Columbia*•†..... Boone	C. B. SEBASTIAN.
Commerce*•†..... Scott	Wm. Ballentine.
Concordia*•† .. Lafayette	See Higginsville.
Conway*•.....Laclede	R. S. Phillips.
Corder*•†..... Lafayette	See Higginsville.
Corning*•† ..... Holt	See Oregon.
Cowgill*•† ..... Caldwell	See Kingston.
Craig*•†.....Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*•†.....Crawford	See Steelville.
Curryville*•†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*... Montgomery	See Montgomery City.
Darlington*•† .... Gentry	Joseph Sager.
Dearborn*•† ..... Platte	See St. Joseph.
Deepwater*•† .....Henry	W. S. Banta.
De Kalb*•†.....Buchanan	See St. Joseph.
De Soto*•†..... Jefferson	JOHN L. THOMAS & SON.
Dexter*•†..... Stoddard	Mozley & Liles.
Dixon*•†..... Pulaski	W. H. Murphy.
▲Doniphan*•†..... Ripley	J. C. Sheppard.
Downing*•†..... Schuyler	W. T. Cowell.
Drexel*•† ..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*•†..Mississippi	See Charleston.
Edgerton*•† ..... Platte	Bruce & Cumberford.
▲Edina*•†..... Knox	W. C. HOLLISTER.
Eldon*•†..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Banister.
Elmo*•†.....Nodaway	See Maryville.
Elsberry*•† ..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*•†.....Macon	J. T. White.
Everton*•†..... Dade	Howard Ragsdale.
Excelsior Springs*•† Clay	FRANK A. BENSON.
Fairfax*•†..... Atchison	See Tarkio.
Fairplay*•†..... Polk	See Bolivar.
Farber*•† ..... Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*•† .....Buchanan	See St. Joseph.
▲Fayette*•† ..... Howard	A. W. WALKER.
Festus*•† .....Jefferson	R. A. Swink.
Fillmore* ..... Andrew	See Savannah.
Flatriver*•†..St. Francois	See Bonne Terre.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B. Jones.
▲Fredericktown*•†Madis'n	E. D. Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City•....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†....Schuyler	H. D. B. Cutler.
Golden City*†....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*....Sullivan	See Milan.
Green City*†....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Guilford*†.....Nodaway	See Barnard.
Hale*†.....Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†.....Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*†.....Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†...Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilhoit.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†.. Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*†Jackson	ALBERT M. OTT.
▲Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin.
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†....Moniteau	See California.
Jasper*†.....Jasper	See Lamar.
¶▲Jefferson City*†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *•†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	C. S. McLaughlin.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*†....Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†...Lafayette	ALEXANDER GRAVES.
Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†.....Benton	See Warsaw.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†.....Linn	George B. Milburne, Jr.
Lock Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS
Lowry City*†....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†.....Clark	See Kahoka.
Lutesville*†....Bollinger	See Marblehill.
▲Macon*†.....Macon	JOHN A. WHITE.
Madison*†.....Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†.....Wright	L. D. Marr.
▲Marblehill*†....Bollinger	W. K. Chandler.
Marceline*†.....Linn	Harry K. & H. J. West.
Marionville*†..Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†....Webster	M. SELPH.
Martinsburg*†...Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Maysville*†.....DeKalb	Frank Costello.
Mayview*†.....Lafayette	See Higginsville.
McFall*†.....Gentry	C. S. Lockwood.
Meadville*†.....Linn	E. D. Harvey.
▲Memphis*†.....Scotland	N. M. PETTINGILL.
Mendon*†.....Chariton	See Keytesville.
Mendota*†.....Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwin*†.....Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†.....Randolph	WILLARD P. CAVE.

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▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† .....Barry	JOHN T. BURGESS.
Monroe City*†.. Monroe	R. B. Bristow.
Montgomery City*†Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*†.....Henry	W. B. Conrad.
Morley*†..... Scott	R. A. Kingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah*.... Harrison	See Bethany.
▲Mt. Vernon*† .Lawrence	Henry Brumback.
Nelson*†.....Saline	Wm. D. Bush.
▲Neoaho*†..... Newton	GEORGE HUBBERT.
▲Nevada*†..... Vernon	WRIGHT & WRIGHT.
Newark* ..... Knox	See Edina.
New Cambria*†.. Macon	BERT D. NARTONI.
New Florence*†..Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*†.. Franklin	See Washington.
▲New London*†..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*†..... Sullivan	See Trenton.
Nianguat..... Webster	See Marshfield.
Norborne*†..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*†....Jackson	See Blue Springs.
Odessa*†.....Lafayette	N. M. Houx.
Olean*†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*†..... Ray	See Richmond.
Osborn*†.....DeKalb	P. M. Hatch.
▲Osceola*†..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*†..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*†.....Franklin	See Washington.
▲Palmyra*†.....Marion	W. M. BOULWARE.
▲Paris*†.....Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*†.....Nodaway	See Sheridan.
Pattonsburg*†...Daviess	T. A. Gaines.
Pax*.....Lawrence	See Mt. Vernon.
Perry*†..... Ralls	See Hannibal.
▲Perryville*†..... Perry	EDWARD ROBB.
Piedmont*†.....Wayne	DURHAM & DAVIS.
Pierce City*†..Lawrence	F. C. Johnston.
Pilotgrove*† ..... Cooper	See Boonville.
▲Pineville*.....McDonald	J. A. Sturges.
▲Platte City*†.....Platte	N. B. Anderson.
▲Plattsburg*† .... Clinton	E. C. HALL.
Pleasant Hill*†.....Cass	GEORGE W. BRUCE.
Polo*†..... Caldwell	F. B. Klepper.
▲Poplarbluff*†..... Butler	S. M. CHAPMAN.
Portland*† .... Callaway	See Fulton.
▲Potosi*†.... Washington	E. M. Dearing.
Powersville*†.... Putnam	E. C. Wickless.
▲Princeton*†..... Mercer	IRA B. HYDE & SON.
Purdin*†..... Linn	See Laclede.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*†...Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna*.....Mercer	See Princeton.
Ravenwood*†...Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*†..... Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*†Montgomery	See Hermon.
Rich Hill*†.....Bates	TEMPLETON & HALES.
Richland*†.....Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	C. T. GARNER.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*† ... Boone	See Boonville.
▲Rockport*†.... Atchison	Hunt & Bailey.
Rockville*†..... ....Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*† ..... Andrew	See Savannah.
Rothville*†.....Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*†.....Scotland	See Memphis.
▲Salem*† ..... Dent	L. Judson.
Salisbury*† .... Chariton	W. S. STOCKWELL.
Sarcoxie*† .....Jasper	D. M. Roper.
▲Savannah*† ..... Andrew	WILLIS G. HINE.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†.....Pettis	JAMES T. MONTGOMERY.
Seneca*†.....Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*†..... Worth	See Grant City.
Sikeston*†.....Scott	J. W. Moore.
Silex*†.....Lincoln	See Troy.
Skidmore*†....Nodaway	W. M. Howden.
Slater*†.....Saline	C. P. STARTS.
Smithton*†..... Pettis	See Sedalia.
Smithville*†..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*†.....Christian	See Ozark.
Spickard*†.....Grundy	J. A. Denslow.
▲Springfield*† .... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	C. A. RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*†S.Genev.	E. A. ROZIER.
Stewartsville*†.De Kalb	J. H. Williams.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†.....Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, EBD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†..... Franklin	Charles E. Farrar.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	ROBERT FULKERSON.
Tarkio*†..... Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*† .....Moniteau	W. F. Quigley.
▲Trenton*† .....Grundy	HUGH C. SMITH.
Triplett*† .....Chariton	See Keytesville.
▲Troy*†.....Lincoln	R. S. Sutton.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*† .....Miller	L. N. Musser.
▲Union*† .....Franklin	Charles F. Gallenkamp.
Union Star*†....De Kalb	Henry Boone.
▲Unionville*† ....Putnam	D. F. CALFEE.
Urich*† .....Henry	J. A. Overbey.
▲Vanburen*† .....Carter	Daniel Huett.
Vandalia*†† .....Audrain	W. W. Botts.
Verona*† .....Lawrence	See Monett.
▲Versailles*† .....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*† .....Vernon	See Nevada.
Walnut Grove*† .Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	Peers & Morsey.
▲Warsaw*† .....Benton	H. P. Lay.
Washington*†..Franklin	Jesse H. Schaper.
Watson*† .....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†.....Clark	See Kahoka.
▲Waynesville*.....Pulaski	W. H. Locker.
Weatherby*† ....DeKalb	See Maysville.
Weaubleau*....Hickory	Theodore Ruett.
Webb City*†.....Jasper	REDDING & OWEN.
Wellington*†..Lafayette	See Lexington.
Wellsville*..Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*† ....Atchison	J. W. Peck.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*† ..... Howell	OLDEN & ORR.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*† .. Livingston	See Chillicothe.
Willow Springs*† Howell	A. MULLINIX.
Windsor*† ..... Henry	James P. Allen.
Winfield*† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*† ..... Daviess	See Gallatin.
Wyaconda*† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†. Deer Lodge	GEORGE B. WINSTON.
Belt*† ..... Cascade	Camden Bretz.
▲Bigtimber*† Sweet Grass	A. G. Hatch.
▲Billings*† .... Yellowstone	W. M. JOHNSTON.
▲Boulder*† ..... Jefferson	George F. Cowan.
▲Bozeman*† ..... Gallatin	LUCE & LUCE.
Bridger ..... Carbon	See Red Lodge.
▲Butte*† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge..*† Deerlodge	Edward Scharnikow.
▲Dillon*† .... Beaver Head	JOHN G. WILLIS.
Forsyth*† ..... Custer	See Miles City.
▲Fort Benton*† .... Choteau	B. L. Powers.
▲Glasgow*† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*† .... Lewis and Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*† ..... Flathead	Sanford & Grubb.
▲Lewistown*† ..... Fergus	W. M. Blackford.
▲Livingston* ..... Park	A. P. STARK.
▲Miles City*† ..... Custer	J. H. JOHNSTON.
▲Missoula*† ..... Missoula	THOMAS G. MARSHALL.
Neihart*† ..... Cascade	Richard Bennett.
▲Phillipsburg*† ... Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*† ..... Carbon	George W. Pierson.
Sandcoulee*† .... Cascade	See Great Falls.
Stevensville*† .... Ravalli	GEORGE T. BAGGS.
Stockette ..... Cascade	See Great Falls.
▲Townsend*† . Broadwater	F. X. DOLENTY.
Twin Bridges*.. Madison	See Virginia City.
▲Virginia City*† .. Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
▲Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D. McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*† . Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Searly.
▲Auburn*† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*† ..... Hamilton	FRANK COYKENDALL.
Avoca*† ..... Cass	C. E. Tefft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett*† ..... Wheeler	Bishop & Anderson.
Bartley*† ..... Redwillow	See McCook.
▲Bassett*† ..... Rock	J. A. Douglas.
Battlecreek*† ... Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† ..... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† ..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† ..... Dundy	James & Eberhart.
Bennett*† ..... Lancaster	W. A. Hartley.
Bennington*† .... Douglas	H. B. Waldron.
Berlin*† ..... Otoe	See Nebraska City.
Bertrand*† ..... Phelps	R. J. Ahara.
Bigspring*† ..... Deuel	See Ogallala.
▲Blair*† ..... Washington	WALTON & MUMMERT.
Bloomfield*† ..... Knox	W. De Funk.
▲Bloomington*† . Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	R. A. SIMPSON.
Bluespringa*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H Riggs.
Brock*† ..... Nemaha	See Auburn.
▲Broken Bow*† .... Custer	J. R. DEAN.
Bromfield*† ..... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Bruno*† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*† ..... Custer	R. E. Brega.
Cambridge*† ..... Furnas	S. O. Simonds.
Campbell*† ..... Franklin	Sheppard & Black.
Carleton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedarbluffs*† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*† ... Merrick	P. S. HEATON.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	See Central City.
Clarkson*† ..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† ..... Cherry	See Valentine.
Coleridge*† ..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS.
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T. Morris.
Crete*† ..... Saline	FAYETTE I. FOSS.
Culbertson*† . Hitchcock	L. H. Blackledge.
Curtis*† ..... Frontier	W. H. Latham.
Dakota*† ..... Dakota	F. A. WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† ... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	G. W. Rosa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglass*† ..... Otoe	Charles H. Marshall.
Dubois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S. Littlefield.
Eagle*† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*† ..... Antelope	See Oakdale.
Elk Creek*† ..... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Waterloo.
Elm Creek*† ..... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermie.
Elsie*† ..... Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Curtis.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H. DENNEY.
Fairfield*† ..... Clay	J. L. Epperson & Son.
Fairmont*† ..... Fillmore	See Geneva.
Falls City*† .. Richardson	J. R. WILHITE.
Farnam*† ..... Dawson	See Elwood.
▲Filley*† ..... Gage	See Crab Orchard.
Firth*† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*† ..... Franklin	H. Whitmore.

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Town and County.	Name.
▲Fremont*†.....Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*†.....Saline	J. Palmer.
▲Fullerton*†.....Nance	W. F. Critchfield.
▲Gandy*.....Logan	See North Platte.
▲Geneva*†.....Fillmore	FRANK W. SLOAN.
Genoa*†.....Nance	M. V. Moudy.
▲Gering*.....Scott's Bluff	M. J. Huffman.
Germantown*†..Seward	See Seward.
Gibbon*†.....Buffalo	G. W. Cherrington.
Giltner*.....Hamilton	N. B. Payne.
Glenville*†.....Clay	See Fairfield.
Gordon*†.....Sheridan	S. H. Ladd.
Gothenburg*†...Dawson	J. M. Ellingsworth.
Grafton*†.....Fillmore	See Geneva.
▲Grand Island*†.....Hall	CHARLES G. RYAN.
▲Grant*†.....Perkins	B. F. Hastings.
▲Greeley*.....Greeley	G. W. Scott.
Greenwood*†.....Cass	See Ashland.
Gresham*†.....York	See York.
Gretna*†.....Sarpy	See Papillion.
Guidcrock*†.....Webster	See Red Cloud.
Haigler*†.....Dundy	See Belkelman.
Hallam*†.....Lancaster	See Lincoln.
Hampton*†....Hamilton	See Aurora.
Hardy*†.....Nuckolls	See Superior.
▲Harrisburg*.....Banner	W. R. Hampton.
▲Harrison*†.....Sioux	G. Guthrie.
▲Hartington*†.....Cedar	MILLER & READY.
Harvard*†.....Clay	L. G. Hurd.
▲Hastings*†.....Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*†...Lancaster	See Lincoln.
▲Hayes Center*.....Hayes	A. G. Ready.
Hay Springs*†..Sheridan	J. E. Gilmore.
▲Hebron*†.....Thayer	J. T. McCUISTION.
▲Hemingford*†.Boxbutte	W. M. Iodence.
Henderson*†.....York	See York.
Herman*†..Washington	See Blair.
Hickman*†.....Lancaster	W. B. Morrison.
Hildreth*†.....Franklin	See Holdrege.
▲Holdrege*†.....Phelps	ROBERT ST. CLAIR.
Holstein*†.....Adams	See Hastings.
Homer*.....Dakota	See Dakota City.
Hooper*†.....Dodge	See Fremont.
Howe*†.....Nemaha	See Auburn.
Howell*†.....Colfax	See Leigh
Hubbell*†.....Thayer	See Hebron.
Humboldt*†..Richardson	E. A. TUCKER.
Humphrey*†.....Platte	R. P. Drake.
▲Hyannis*†.....Grant	W. L. Matthews.
▲Imperial*†.....Chase	S. S. Bishop.
Indianola*†..Redwillow	J. S. PHILLIPS.
Ithaca*†.....Saunders	See Wahoo.
Jackson*†.....Dakota	Ed. T. Kearney.
Jansen*†.....Jefferson	See Fairbury.
Johnson*†.....Nemaha	I. H. Clagett.
Julian*†.....Nemaha	Francis Brown.
Juniata*†.....Adams	S. L. Brass.
Kearney*†.....Buffalo	WARREN PRATT
Kenesaw*†.....Adams	S. H. Smith.
Kennard*†..Washington	See Blair.
▲Kimball*†.....Kimball	J. J. Kinney.
Laurel*†.....Cedar	F. P. Voter.
Lawrence*†....Nuckolls	See Nelson.
Lebanon*†..Redwillow	See Indianola.
Leigh*†.....Colfax	W. H. Carleton.
▲Lexington*†.....Dawson	E. A. COOK.
Liberty*†.....Gage	See Beatrice.
¶▲Lincoln*†....Lancaster	F. A. BOEHMER, 1011 O Street. Refers to American Exchange National Bank.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia National Bank
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*†.....Platte	Edw. A. Brodboll.
Linwood*†.....Butler	See David City.
Litchfield*†.....Sherman	See Loup.
Lodgepole*†...Cheyenne	See Sidney.
Longpine*†.....Brown	J. S. Davisson.
Loomis*†.....Phelps	Thomas L. Doherty.
Louisville*†.....Cass	See Plattsmouth.
▲Loup*†.....Sherman	R. J. Nightingale.
Lynch*.....Boyd	N. D. BURCH.
Lyons*†.....Burt	Fremont Everett.
▲Madison*†.....Madison	WILLIS E. REED.
Madrid*†.....Perkins	See Grant.
Malmo*†.....Saunders	See Wahoo.
Marysville*†...Hamilton	See Aurora.
Mason City*.....Custer	See Ansley.

Town and County.	Name.
Maywood*†.....Frontier	See Stockville.
▲McCook*†.....Redwillow	C. E. ELDRED
McCool Junction*† York	See York.
Mead*†.....Saunders	See Wahoo.
MeadowGrove*†Madison	See Norfolk.
Merna*†.....Custer	See Broken Bow.
Milford*†.....Seward	T. A. Healey.
Millard*†.....Douglas	J. O. Detweiler.
Miller*†.....Buffalo	O. F. Hamilton.
Milligan*†.....Fillmore	See Geneva.
▲Minden*†.....Kearney	L. W. HAGUE.
Monroe*.....Platte	See Columbus.
Morsebluff*†...Saunders	See Wahoo.
▲Mullen*†.....Hooker	See Thedford.
Murdock*†.....Cass	H. R. Neitzel.
Murray*†.....Cass	See Plattsmouth.
▲Nebraska City*†....Otoe	WILLIAM HAYWARD.
Nehawka*†.....Cass	See Weeping Water.
▲Neligh*†.....Antelope	Charles H. Kelsey.
▲Nelson*†.....Nuckolls	COLE & BROWN.
Nemaha*†.....Nemaha	See Auburn.
New Castle*†.....Dixon	See Ponca.
Newman Grove*†Madi'n	C. A. Randall.
Newport*†.....Rock	See Bassett.
▲Niobrara*.....Knox	S. DRAPER.
Norden*.....Keyapaha	M. P. Meholm.
Norfolk*†.....Madison	DANIEL J. KOENIGSTEIN.
Northbend*†.....Dodge	Ernest Kern.
▲North Platte*†..Lincoln	H. S. RIDGELY.
Oak*†.....Nuckolls	See Nelson.
Oakdale*†.....Antelope	M. B. Putney.
Oakland*†.....Burt	W. D. Smith.
Odell*†.....Gage	See Blue Springs.
▲Ogallala*†.....Keith	Albert Muldoon.
Ohiowa*†.....Fillmore	C. A. Fowler.
▲Omaha*†.....Douglas	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg Refer to any National bank in Omaha.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*†.....Holt	M. F. HARRINGTON.
Ong*†.....Clay	S. W. Christy.
Orchard*†.....Antelope	See O'Neill.
▲Ord*†.....Valley	H. E. OLESON.
Orleans*†.....Harlan	Beresford & Simpson.
▲Osceola*†.....Polk	M. A. Mills.
Osmond*†.....Pierce	Wm. H. Chappell.
Overton*†.....Dawson	See Lexington.
Oxford*†.....Furnas	J. H. Sherwood.
Page*†.....Holt	See O'Neill.
Palisade*†.....Hitchcock	See Hayes Center.
Palmer*†.....Merrick	See Central City.
Palmyra*†.....Otoe	Charles A. Sweet.
Panama*.....Lancaster	John T. Marshall.
▲Papillion*†.....Sarpy	James Hassett.
▲Pawnee City*†..Pawnee	G. E. BECKER.
▲Pender*†.....Thurston	G. T. Graves.
Peru*†.....Nemaha	See Auburn.
Petersburg*†.....Boone	O. F. Plum.
Phillips*†.....Hamilton	See Aurora.
▲Pierce*†.....Pierce	Douglas Cones.
Pilger*†.....Stanton	See Stanton.
Plainview*†.....Pierce	J. A. WILLIAMS.
Platte Center*†.....Platte	George N. Hopkins.
▲Plattsmouth*†.....Cass	BYRON CLARK.
Pleasanton*†.....Buffalo	See Kearney.
Plymouth*†.....Jefferson	See Fairbury.
▲Ponca*†.....Dixon	J. J. McCarthy.
Prague*†.....Saunders	See Wahoo.
Ragan*†.....Harlan	See Alma.
Randolph*†.....Cedar	G. W. Wiltsie.
Ravenna*†.....Buffalo	J. E. Mellett.
▲Red Cloud*†.....Webster	E. W. OVERMAN.
Republican City*†Harlan	N. J. Ludi.
Reynolds*†.....Jefferson	See Fairbury.
Rising City*.....Butler	See David City.
Riverton*†.....Franklin	See Red Cloud.
Rogers*†.....Colfax	See Schuyler.
Rulo*†.....Richardson	George D. Kirk.
Rushville*†.....Sheridan	C. L. DAVIS.
Salem*†.....Richardson	J. A. Sheffer.
Sargent*.....Custer	E. P. Savage.
Saronville*†.....Clay	See Sutton.
▲Schuyler*†.....Colfax	C. J. PHELPS.
Scribner*†.....Dodge	Henry M. Kidder.
▲Seward*†.....Seward	J. J. THOMAS.
Shelby*†.....Polk	See Osceola.
Shelton*†.....Buffalo	J. F. Walker.
Shickley*†.....Fillmore	C. W. Price & Co.
Shubert*†....Richardson	See Falls City.
▲Sidney*†.....Cheyenne	LEROY MARTIN.
Silver Creek*†...Merrick	See Central City.
Smithfield*†.....Gosper	See Elwood.
Snyder*†.....Dodge	See Fremont.

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Town and County.	Name.
South Bend*•†..... Cass	See Greenwood.
South Omaha*•† .Douglas	See Omaha.
Spencer*..... Boyd	Sanford Parker.
Springfield*•†.....Sarpy	See Papillion.
▲Springview*....Keyapaha	C. E. Lear.
Stamford*•†....|.. Harlan	See Orleans.
▲Stanton*•†.....Stanton	A. A. KEARNEY.
Staplehurst*•†.... Seward	See Seward.
St. Edward*•†..... Boone	J. E. Wilson.
▲St. Paul*•†..... Howard	B. D. HAYWARD.
Steinauer*•†...Pawnee	See Pawnee City.
Stella*•†.....Richardson	See Falls City.
Sterling*•†.....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
Strang*•†..... Fillmore	G. D. Mathewson.
Stratton*•†.... Hitchcock	C. W. Shurtleff.
Stromsburg*•† ..... Polk	E. E. Stanton.
Stuart*•†..... Holt	J. A. Rice.
Sumner*•†.....Dawson	See Lexington.
Superior*•†.....Nuckolls	C. E. Adams.
Surprise*•†.....Butler	See David City.
Sutherland*•† ....Lincoln	See North Platte
Sutton*•†..... Clay	E. E. Hairgrove.
Swanton*•†..... Saline	See Wilber.
Syracuse*•†..... Otoe	J. W. EATON.
Tablerock*•†.....Pawnee	See Pawnee City.
Talmage*•†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*•† ....Johnson	S. P. DAVIDSON.
▲Tekamah*•† .....Burt	A. N. Corbin, Jr.
Thayer*•†..... York	See York.
▲Thedford*•†.....Thomas	John H. Evans.
Tilden*•†.....Madison	F. L. Putney.
Tobias*•† ..... Saline	See Fairbury.
▲Trenton*•† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*•†.....Butler	C. M. Skiles.
Unadilla*•† .....Otoe	See Syracuse.
Union*•†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*•†..... Franklin	See Holdrege.
Utica*•†.....Seward	H. M. Coleman.
▲Valentine*•†.....Cherry	F. M. Walcott.
Valley*•†.....Douglas	See Omaha.
Valparaiso*•†... Saunders	See Wahoo.
Verdigris*..... Knox	See Niobrara.
Verdon*•†.... Richardson	See Falls City.
Vesta*•†..... Johnson	See Tecumseh.
Waco*•† .....York	See York.
▲Wahoo*•†..... Saunders	M. NEWMAN.
Wakefield*•† .....Dixon	J. H. Brown.
Wallace*•† .....Lincoln	See Grant.
Wauneta*•†..... Chase	See Imperial.
Wausa*•†..... Knox	H. M. McLeod.
Waverly*•†.....Lancaster	See Lincoln.
▲Wayne*•†.....Wayne	FRANK M. NORTHROP.
Weeping Water*•†...Cass	A. L. Timblin.
Western*•†..... Saline	See Wilber.
Weston*•†..... Saunders	See Wahoo.
▲West Point*•†....Cuming	T. M. MOODIE.
▲Wilber*•†..... Saline	J. H. Grimm.
Wilcox*•†..... Kearney	E. C. Dailey.
Wilsonville*•†....Furnas	See Beaver City.
Winside*•† .....Wayne	H. E. Simons.
Wisner*•†.....Cuming	Oliver Oleson.
Woodlake*•†.....Cherry	See Valentine.
Wood River*•†.....Hall	O M. Quackenbush.
Wymore*•†.....Gage	A. D. McCandless.
▲York*•†..... York	BATES & KIRKPATRICK.
Yutan*•†..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*•†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*•†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*•†..... Lyon	John Lothrop.
▲Elko*•†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*•†.....Eureka	P. Breen.
Gardnerville*•... Douglas	See Genoa.
▲Genoa*•.....Douglas	D. W. Virgin.
▲Hawthorne*•†. Esmeralda	George S. Green.
▲Ploche*† ..... Lincoln	George S. Sawyer.
▲Reno*•†.....Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater..... Churchill	T. H. Kent.
▲Virginia City*•†.... Storey	W. E. F. DEAL.
Wadsworth*•†....Washoe	See Reno.
▲Winnemucca*•† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*•†.....Belknap	See Laconia.
Andover*•†... Merrimack	Barron Shirley.
Ashland*•†..... Grafton	James L. Wilson.
Berlin*•†..... Coos	CHAMBERLIN & RICH.
Bristol*•†.....Grafton	Dearborn & Chase.
Canaan*•†.....Grafton	Geo. W. Murray.
Charlestown*•†.. Sullivan	See Claremont.
Claremont*•†.....Sullivan	COLBY & SON.
▲Colebrook*•†..... Coos	T. F. Johnson.
¶▲Concord*•†..Merrimack	MATTHEWS & SAWYER.
Conway*•†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*•†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*•†..Cheshire	See Peterboro.
Epping*•†... Rockingham	W. H. Drury.
▲Exeter*•†... Rockingham	EASTMAN & HOLLIS.
Farmington*•†..Strafford	Samuel S. Parker.
Fitzwilliam*•.... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*•†... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*•†... Hillsboro	Samuel Upton.
Gorham*•†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*•† ... Hillsboro	Herbert J. Taft.
Hanover*•†.....Grafton	George H. Hitchcock.
▲Haverhill*•†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*•† Hill'r	Samuel W. Holman.
Hinsdale*•†.....Cheshire	E. J. Temple.
▲Keene*•†..... Cheshire	JOHN E. ALLEN.
▲Laconia*•†..... Belknap	STONE & SHANNON.
Lakeport*•†.....Belknap	Hibbard & Hibbard.
▲Lancaster*•†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*•†..... Grafton	C. A. DOLE.
Lisbon*•†.....Grafton	George F. Morris.
Littleton*•†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*•†..Hillsboro	CYRUS H. LITTLE.
Meridith*•†..... Belknap	Bertram & Blaisdell.
Milford*•†..... Hillsboro	E. I. Kendall.
▲Nashua*•†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*•† Rockin'm	A. L. Mellows.
▲Newport*•†..... Sullivan	A. S. WAIT.
North Conway*•†.Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*•†..... Carroll	Frank Weeks.
Penacook*•† . Merrimack	Willis G. Buxton.
Peterboro*•†... Hillsboro	J. F. Brennan.
Pittsfield*•†...Merrimack	E. A. Lane.
▲Plymouth*•†..... Grafton	Burleigh & Adams.
▲Portsmouth*•† Rock'ham	EDWARD H. ADAMS.
Raymond*•† Rockingham	John T. Bartlett.
Rochester*•† Strafford	LESLIE P SNOW.
Salmon Falls*•† Strafford	See Dover.
Somersworth*•† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*•†... Merrimack	Almon F. Burbank.
Tilton*•†..... Belknap	W. B. Fellows.
Troy*•†..... Cheshire	See Keene.
Wakefield*•†..... Carroll	Arthur L. Foote.
Walpole*•†..... Cheshire	J. G. Bellows.
Whitefield*•†..... Coos	C. E. Wright.
Wilton*•† ..... Hillsboro	Geo. E. Bales.
Winchester*•†.. Cheshire	H. W. Brigham.
Wolfboro*•†..... Carroll	SEWELL W. ABBOTT.
Woodsville*•†....Grafton	Scott Sloane.

NEW JERSEY.

Town and County.	Name.
Absecon*•†..... Atlantic	See Atlantic City.
Allentown*•†... Monmouth	Harvey R. Bergen.
Alloway*•† .....Salem	See Salem.
Arlington*•†..... Hudson	See Jersey City.
Asbury Park*•†Monmo'th	DAVID HARVEY, JR.
Atlantic City*•†.Atlantic	HARRY WOOTTON.
Atlantic Hghl'ds*•† Mon.	See Asbury Park.
Barnegat*•†..... Ocean	See Toms River.
Bayonne*•†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*•†..... Essex	Skinner & Ten Eyck.
Belmar*•†.....Monmouth	See Asbury Park.
▲Belvidere*•†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*•†..Hudson	See Bayonne.
Beverly*•†.... Burlington	See Burlington.
Bloomfield*•†..... Essex	HARRY E. RICHARDS.
Bloomsbury*•† Hunterd'n	J. W. Crevcling.
Boonton*•† ..... Morris	J. S. Salmon.
Bordentown*•†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*•† Somerset	H. C. Suydam.
▲Bridgeton*•† Cumberland	JOSEPH H. POWELL.
Burlington*•†.Burlington	HOWARD FLANDERS.
Butler*•†..... Morris	See Paterson.
Caldwell*•†..... Essex	See Montclair.
▲Camden*•†..... Camden	HENRY I. BUDD, JR.
Cape May*•†..... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*•†.Cape M	J. M. E. Hildreth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Carlstadt*•† ..... Bergen	See Hackensack.
Cedarville*•† Cumberland	B. T. Powell.
Chatham*•†.....Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*•†.....Hunterdon	See Flemington.
Closter*•† ..... Bergen	C. B. Harvey.
Collingswood*•..Camden	See Camden.
Cramer Hill*†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*•†..... Union	See Elizabeth.
Deckertown*•† ... Sussex	Henry C. Hunt.
Dover*•†.....Morris	B. W. ELLICOTT.
East Orange*•†.....Essex	JEROME D. GEDNEY.
Eatontown*•† Monmouth	See Long Branch.
Egg Harbor City*•†Atlan.	A. Stephany.
▲Elizabeth*•†.....Union	P. H. GILHOOLY.
Elmer*•†..... Salem	Abram Cochran.
Englewood*•†..... Bergen	George R. Dutton.
Farmingdale*•† Monm'th	See Freehold.
▲Flemington*•†Hunterdon	WILLARD C. PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*•..... .. Essex	See Newark.
▲Freehold*•†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*•†Hunterd'n	L. D. Hagaman.
Glassboro*•† . Gloucester	See Woodbury.
Gloucester City*•†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*•†.... Bergen	JAMES M. VAN VALEN.
Hackettstown*•†. Warren	J. C. Allen.
Haddonfield*•†...Camden	Chas. R. Stevenson.
Hammonton*•† ..Atlantic	A. J. King.
Harrison*•† ..... Hudson	See Jersey City.
Hightstown*•†.... Mercer	R. M. J. SMITH.
Hoboken*•†..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*•†..... Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*•† . Middlesex	See New Brunswick.
▲Jersey City*•†....Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*•†....Monmouth	B. B. Ogden.
Lakewood*•†.....Ocean	T. J. R. Brown.
Lambertville*•† Hunter'n	WALTER F. HAYHURST.
Long Branch*•† Monm'th	HENRY S. TERHUNE.
Madison*•†..... Morris	C. A. Rathbun.
Manasquan*•†.Monmouth	H. H Wainright.
Matawan*•† .. Monmouth	See Long Branch.
▲May's Landing*•†Atlantic	See Atlantic City.
Medford*•† ...Burlington	See Mount Holly.
Merchantville*•† Camden	See Camden.
Metuchen*•† .. Middlesex	See New Brunswick.
Millburn*•† ..... Essex	See Orange.
Millville*•† .Cumberland	Martin W. Lane.
Montclair*•†..... Essex	EDWIN B. GOODELL.
Moorestown*•†Burlingt'n	S. K. Robbins.
▲Morristown*•† ....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*•†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*•†..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER, VAN LIEW & BROWER. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*•† Mid'sx	HOWARD A. REYNOLDS.
New Durham*•†..Hudson	See Jersey City.
▲Newton*•† ..... Sussex	Theodore Simonson.
Ocean City*•†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*•† ..... Essex	BLAKE & HOWE.
Oxford*†..... Warren	See Belvidere.
Palmyra*•† ....Burlington	See Burlington.
Passaic*•† ..... Passaic	JOHN T VAN RIPER.
▲Paterson*•† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*•†..Gloucester	See Woodbury.
Pemberton*†..Burlington	See Mt. Holly.
Penn Grove*•†..... Salem	See Salem.
Pennington*•†.... Mercer	T. D. Durling.
Perth Amboy*•†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*•† .. Warren	SMITH & BRADY.
Plainfield*•†.....Union	CHARLES A. REED.
Pleasantville*•†..Atlantic	See Atlantic City.
Point Pleasant*•†.. Ocean	Thomas Curtis.
Princeton*•†..... Mercer	FERGUS A. DENNIS.
Rahway*•† .....Union	LESLIE LUPTON.
Raritan*•† .....Somerset	See Somerville.
Redbank*•†..... Monmouth	EDMUND WILSON.
Ridgewood*•†.....Bergen	Cornelius Doremus.

Town and County.	Name.
Riverside*•†.. Burlington	See Burlington.
Rockaway*•†..... Morris	John F. Stickle.
Rutherford*•† ....Bergen	ADDISON ELY.
▲Salem*•†..... Salem	JONATHAN W. ACTON.
Seabright*•†...Monmouth	See Atlantic Highlands.
Sea Isle City*•†.Cape May	Thos. W. Sudlum.
▲Somerville*•†...Somerset	JAMES J. BERGEN.
South Amboy*•†Middlesex	See Perth Amboy.
South Orange*•†... Essex	See Orange.
South River*•† Middlesex	See New Brunswick.
Summit*•† ..... Union	LEROY A. GIBBY.
Swedesboro*•†Gloucester	Edgar Shivers.
▲Toms River*•† .... Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*•†.....Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Co.'s in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ... . "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*•†..... Ocean	See Toms River.
Union*†..... Union	See Elizabeth.
Vincentown*•† Burlingtn	See Mount Holly.
Vineland*•†..Cumberland	HENRY S. ALVORD.
Washington*•†... Warren	OSCAR JEFFERY.
Weehawken*†.... Hudson	See Hoboken.
Westfield*•†..... Union	See Elizabeth.
West Hoboken*•† Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*•† Middlesex	See Rahway.
▲Woodbury*•†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*•.....Otero	William A. Hawkins.
▲Albuquerque*•†Bernalillo	LESTER & MITCHELL.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Carlsbad*•†.... .....Eddy	FREEMAN & CAMERON.
▲Clayton*•† ....Union	O. T. Toombs.
Deming*•† .....Grant	S. M. Ashenfelter.
East Las Vegas*†.San Mig'l	A. A. Jones.
Eddy..... Eddy	See Carlsbad.
Gallup*•†.....Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*•†. Donna Ana	BONHAM & LLEWELLYN.
▲LasVegas*•†.. San Miguel	W. G. HAYDEN.
▲Lincoln*..... .....Lincoln	E. W. HULBERT.
▲Los Lunas*•† .....Valencia	See Albuquerque.
Magdalena*•†.... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*•†..... Colfax	CHARLES SPRINGER.
▲Roswell*•† ..... Chaves	Alexander J. Nisbet.
SanMarcial*•†....Socorro	See Socorro.
¶▲Santa Fe*•† .... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*•†..... Grant	BARNES & APPEL.
▲Socorro*•† .....Socorro	W. H. WINTER.
Springer*•† .....Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla..RioAr'ba	See Santa Fe.
Whiteoaks*.. ....Lincoln	Watson & Lund.

NEW YORK.

Adams*•†..... Jefferson	A. F. & T. F. Saunders.
Addison*•†..... Steuben	DELMAR M. DARRIN.
Afton*•†..... Chenango	George A. Haven.
Akron*•†..... Erie	Paxon & Paxon.
¶▲Albany*•†.....Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*•† ..... Orleans	SIGNOR & WAGE.
Alfred*..... Allegany	See Hornellsville.
Allegany*•†..Cattaraugus	W. C. Overton.
Amenia*•† ..... Dutchess	George H. Swift.
Amityville*•†..... Suffolk	S. P. Hildreth.
Amsterdam*•†....Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*•† .....Allegany	CLAYTON L. EARLEY.
Angelica*•† .....Allegany	D D Dickinson.
Antwerp*•† ..... Jefferson	John C. Trolan.
Arcade*•† ..... Wyoming	G. A. Barnes.
▲Argyle* ..... Washington	John B. Conway.
Attica*•† ..... Wyoming	O. H & W. E. Hopkins.
▲Auburn*•† .....Cayuga	AMASA J. PARKER.
Aurora*•† .....Cayuga	John A. Hudson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ...Chautauqua	F. C. Lewis.
Brockport*† ..... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† ..... Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Refers to Marine Bank and Commercial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† .. Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† ..Montg'y	H. L. Huston.
▲Canandaigua*† .. Ontario	HOMER J. REED.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† ..... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ..... Madison	M. H. Kiley.
Champlain*† ..... Clinton	W. H. Dunn.
Chateaugay*† ..Franklin	A. B. Cooney.
Chatham*† ..... Columbia	McCLELLAN & DARDESS.
Cherryvl'k*†.Chaut'qua	E. M. Curtis.
Cherry Valley*† .Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*† ..... Monroe	See Brockport.
Cincinnatus*e...Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*†...Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG
Cold Spring*† ...Putnam	W. H. Haldane.
Collegepoint*† ...Queens	Wm. Sutter.
▲Cooperstown*† ...Otsego	Charles T. Brewer
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*†.Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*† ..... Greene	See Catskill.
Crown Point*† ..... Essex	See Port Henry.
Cuba*† ..... Allegany	J. C. Loggett.
Dansville*† ..Livingston	B. G. FOSS.
Dayton*† ...Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry*†Westch'r	Townsend & McClelland.
Dolgeville*† ..Herkimer	Geo. P. Ward.

Town and County.	Name.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville*† .... Chenango	S. B. Cloyes.
East Aurora *† ..... Erie	FRANK R. WHALEY.
E. Bloomfield*† .. Ontario	See Canandaigua.
East Hampton*† Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† ..... Otsego	U. G. Welch.
▲Elizabethtown*† ... Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*† ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† ..... Madison	See Morrisville.
Fairport*† ..... Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*†. Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	J. F. Schlosser.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*† .... Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*†...Herkimer	H. H. Ingham.
Franklin*† ..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† .... Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*† .. Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† .... Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† .... Warren	A. J. CHERITREE.
Gloversville*† .... Fulton	BAKER & BURTON.
▲Goshen*† ..... Orange	J. W. GOTT.
Gouverneur*†.St.Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† ..... Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† ..... Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*† ..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*e ..... Nassau	A. R. Griffin.
▲Herkimer*† ...Herkimer	GEORGE H. BUNCE.
Hermitage* .... Wyoming	See Warsaw.
Hobart*† ..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*†.Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*†...Steuben	BEARD & ALLEN.
Horseheads*†..Chemung	D. C. Curtis.
▲Hudson*† ..... Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ... Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*† ..... Tompkins	G. B. DAVIS.
▲Jamaica*† ..... Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ..... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*† ..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	EVERETT FOWLER.
LakeGeo Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*†.Rensse'r	H. N. GREENE.
Leroy*† ..... Genesee	W. H. Smith.
Liberty*† ..... Sullivan	D. S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*† Cattar'us	Ernest H. Woodruff.
Livonia*† ..... Livingston	Charles Ward.
Locke*† ..... Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† ..... Lewis	Fred. C. Schraub.
▲Lyons*† ..... Wayne	DWIGHT S. CHAMBERLAIN.
Madrid*e.....St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN L. GILBERT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mamaroneck*†Weste'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena†...St.Lawrence	H. B. Chase.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†.Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†....Niagara	G. F. Thompson.
Middletown*†....Orange	DILL & COX.
Milford*• .....Otsego	J. V. Guernsey.
Millbrook*† ... Dutchess	See Poughkeepsie.
Millerton*•† ... Dutchess	Collins Sheldon.
Mineola*† .....Nassau	See Jamaica.
Mohawk*†.... Herkimer	James B. Rafter.
▲Monticello*•†.... Sullivan	Timothy F. Bush.
Montour Falls*•†Schuyler	Frank Johnson.
Moravia*†.....Cayuga	S. E. Day.
Morris*† .....Otsego	M. L. Bridges.
Morrisania†.. New York	See New York City.
▲Morrisville*†.. Madison	H. B. Coman.
Mt. Kisco*•† Westchester	See New Rochelle.
Mt. Morris*•†. Livingston	John M. Hastings.
Mt. Vernon*•†.. Westc'ter	FRANK A. BENNETT.
Naples*†..... Ontario	Lincoln & Lincoln.
Newark*•†..... Wayne	M. I. Greenwood.
New Berlin*•†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*•†.....Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*•†.....Ulster	J. N. Vanderlyn.
Newport*•†.....Herkimer	C. L. Fellows.
New Rochelle*•†Westch'r	LINCOLN G. BACKUS.
▲New York City*•† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.

Town and County.	Name.
▲New York City*•† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 208 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*•†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*•† ..... Broome	See Deposit.
North Collins*•†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*•†. .... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*•†.....Fulton	Lee S. Anibal.
▲Norwich*•† ....Chenango	GEO. W. RAY.
Norwood*•†. St.Lawrence	Willis J. Fletcher.
Nunda*•†.....Livingston	E. C. Olney.
Nyack*•† .....Rockland	See Haverstraw.
Oakfield*•†.....Genesee	B. F. Hawes.
Ogdensburg*•†St.L'w'nce	MALBY & LUCEY.
Olean*•† ...Cattaraugus	FRED L. EATON.
Oneida*•† .....Madison	H. W. COLEY.
Oneonta*•† .....Otsego	George M. Bristol.
▲Oswego*•†.....Oswego	COON & BENTLEY.
▲Ovid*•† .....Seneca	Benjamin Franklin.
▲Owego*•† .....Tioga	CLARK & TRUMAN.
Oxford*•† ..... Chenango	W. H. Hyde.
Oyster Bay*•†. ....Nassau	Herbert L. Fordham.
Painted Post*•†..Steuben	See Corning.
Palmyra*•† .....Wayne	H. R. DURFEE.
Parish*•† .....Oswego	H. D. Nutting.
Patchogue*•† .....Suffolk	Walter H. Jaycox.
Pawling*•†.....Dutchess	W. Downing.
Peekskill *•† Westchester	LENT & HERRICK.
▲Penn Yan*•†.....Yates	JOHN T. KNOX.
Perry*•†.....Wyoming	Morris A. Lovejoy.
Phelps*•† .....Ontario	Samuel S. Partridge.
Philadelphia*•†. Jefferson	J. F. Larue.
Phœnix*•†.....Oswego	A. J. BROWN.
Pike* .....Wyoming	G. S. Van Gorder.
Pine Plains*•† ..Dutchess	Frank Eno
▲Plattsburg*•† .....Clinton	JOHN B. RILEY.
Poland*•† .....Herkimer	Milton Howe.
Port Chester*•†W'stch't'r	JEROME A. PECK.
Port Henry*•†.....Essex	Rowe & Pyrke.
Port Jefferson*•†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*•† ....Orange	C. E. CUDDEBACK.
Potsdam*•†. St. Lawrence	A. X. PARKER.
▲Poughkeepsie*•†Dutchess	BENJ. M. FOWLER.
Prattsburg*• .....Steuben	James Flaherty.
Pulaski*•† .....Oswego	S. C. HUNTINGTON.
Randolph*•†. Cattaraugus	Crowley & Terry.
Redcreek*•†.....Wayne	C. O. Peterson.
Red Hook*•†....Dutchess	J. W. Elseffer.
Rensselaer•...Rensselaer	See Troy.
Rhinebeck*† ....Dutchess	A. Lee Wager.
Richfield Springs*•†O'ego	J. D. Reed.
▲Richmond*†.. Richmond	See New York City.
Richmondville*•†..S'h'rie	E. A. Dox.
Ripley*•† ....Chautauqua	See Jamestown.
▲Riverhead*•† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*•† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*•† Nas'u	John Lyon.
Rome*•† .....Oneida	McMAHON & MASON.
Rondout*•† .....Ulster	JOHN G. VAN ETTEN.
Roslyn*•† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*•† ....Suffolk	George C. Raynor.
Salamanca*•† Catt'raugus	ANSLEY & SPENCER.
Salem*•† .....Washington	Fred Fraser.
Sandycreek*•• ....Oswego	U. Bartlett.
Sandyhill*•†. ....Wash'ton	D. J. Sullivan.
Saranac Lake*•† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*•Sarat'ga	C. S. & C. C. LESTER.
Saugerties*•† .....Ulster	EGBERT WHITAKER.
Sayville*•†..... Suffolk	See Patchogue.
▲Schenectady*•† .Sc'n't'dy	EVERETT SMITH.
Schenevus*•†.....Otsego	Graham & Baldwin.
▲Schoharie*•†... Schoharie	C. W. Hinman.
Schuylerville*•†.Saratoga	W. E. Bennett.
Scio*•†.....Allegany	See Wellsville.
Seneca Falls*•†....Seneca	HAMMOND & HAMMOND.
Sherburne*•†....Chenango	Charles A. Fuller.
Sherman*•† ..Chautauqua	See Jamestown.
Shortsville*•† ....Ontario	W. C. Eddy.
Sidney*•† .....Delaware	WILLIAM THORP.
Silver Creek*•†.Ch'ta'qua	C. G. Babcock.
Sinclairville*•†. Ch'ta'qua	O. Edson.
Sing Sing*•†. Westchester	SAMUEL WATSON.
Skaneateles*•†. Onondaga	C. R. Milford.

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Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•†.. Suffolk	Henry H. Chatfield.
Southold*•† ..... Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Seaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton* ..... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† .... Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*•† Westchest'r	H. C. GRIFFIN.
Theresa*•† ..... Jefferson	C. A. Van Allen.
Ticonderoga*•† ..... Essex	See Port Henry
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† . Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•† . Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	Fancher & White.
Wappinger's F'lls*•† Duc's	George Wood.
Warrensburg*•† .. Warren	L. E. REOUX.
▲Warsaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*•† ..... Orange	F. V. Sanford.
Waterford*•† ..... Saratoga	F. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† .. Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† ..... Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	A. W. Shurtleff.
Wellsville*•† ..... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•† . Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•† . Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•† ..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† ..... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Holmes & Waterman.
Yonkers*•† .. Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•† ..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•† ..... Randolph	WILLIAM C. HAMMER.
▲Asheville*•† ... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville*† ..... Mitchell	J. H. Greene.
▲Bayboro*† ..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard*† ..... Transylvania	W. B. Duckworth.
▲Bryson City*•† ..... Swain	Bryson & Black.
▲Burgaw*•† ..... Pender	R. G. Grady.
Burlington*•† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* ..... Camden	C. M. Ferebee.
▲Carthage*•† ..... Moore	F. W. J. ADAMS.
Chapel Hill*•† .... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•† ..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia* ..... Tyrrell	T. H. Woodley.
▲Columbus* ..... Polk	See Hendersonville.
▲Concord*•† ..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	J. C. Clifford.
▲Durham*•† ..... Durham	BOONE & BRYANT.
▲Edenton*•† ..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†. Pasqu'k	E. F. LAMB.
▲Elizabethtown*†... Bladen	R. S. White.
Elm City*•† ..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MACRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•† ..... Gaston	A. G. Manguin.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•† ..... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•† ..... Pitt	Jarvis & Blow.
▲Halifax*•† ..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†.. Perquimans	See Edenton.
Hickory*•† ..... Catawba	Thomas M. Hufham.
High Point*•†.... Guilford	E. D. STEELE.
▲Hillsboro*•† ..... Orange	John W. Graham.
▲Jackson* ... Northampton	R. B. Peebles.
▲Jacksonville*•†... Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*•† ..... Moore	W. E. Murchison.
▲Kenansville* ..... Duplin	H. R. Koonegay.
Kings Mountain*•† Clev'd	See Gastonia.
▲Kinston*•† ..... Lenoir	W. D. POLLOCK.
La Grange*•† ..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•† Rockingham	See Reidsville.
▲Lenoir*•† ..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*•† ..... Lincoln	A. L. Quickel.
Littleton*•† ..... Halifax	S. G. Daniel.
▲Louisburg*•† .... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*•† ..... McDowell	E. J. Justin.
▲Marshall*•† ..... Madison	J. A. Hendrick.
Milton*•† ..... Caswell	L. M. Warlick.
▲Mocksville*•† ..... Davie	E. L. Gaither.
▲Monroe*•† ..... Union	R. R. Redwine.
▲Morganton*•† ..... Burke	Avery & Ervin.
Mountairy*•† ..... Surry	Carter & Lewellyn.
▲Murphy*•† ..... Cherokee	R. L. Cooper.
▲Nashville*•† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•† ..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*•† ..... Granville	HICKS & MINOR.
Pilotmountain*•†... Surry	Holcomb & McGuffin.
▲Pittsboro*•† ..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville* .... Graham	T. A. Morphew.
▲Rockingham*•† Richmond	A. S. DOCKLY.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•† ..... Person	MERRITT & CARLTON.
▲Rutherfordton*•† Ruth'f'd	S. Gallert.
Salem*•† ..... Forsyth	See Winston-Salem
▲Salisbury*•† ..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•† ..... Cleveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pon.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*•† Moore	J. McN. Johnson.
▲Southport*†... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*•† ..... Nash	See Nashville.
▲Statesville*•† ..... Iredell	ARMFIELD & TURNER.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*•†... Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	C. C. McDonald.
Thomasville*•†. Davidson	See Lexington.
▲Trenton* ..... Jones	See Jacksonville.
▲Troy*•† ..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•†.. Beaufort	JOHN H. SMALL.
Waxhaw*•† ..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*•† ..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.

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Town and County.	Name.
▲Wilkesboro*† .... Wilkes	T. B. FINLEY.
▲Williamston*† ... Martin	Wheeler Martin.
▲Wilmington*† No. Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
Winston-Salem*† Forsyth	EUGENE E. GRAY.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Aneta*† ..... Nelson	See Lakota.
Ardoch*† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶▲Bismarck*† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*† ... Bottineau	A. G. BURR.
Bowbells† ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddock ..... Emmons	See Williamsport.
Buffalo*† ..... Cass	See Fargo.
Buxton*† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*† ..... Towner	FRANK D. DAVIS.
▲Carrington*† ..... Foster	R. A. BILL.
Casselton*† ..... Cass	See Fargo.
Cavalier*† ..... Pembina	See St. Thomas.
Christine*† .... Richland	See Wahpeton.
Church's Ferry*† Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*† ..... Walsh	See Grafton.
▲Cooperstown*† .. Griggs	DAVID BARTLETT.
Courtenay*† ... Stutsman	J. C. Parks.
Crary*† ..... Ramsey	Edgar Anderson.
Crystal*† ..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*† ..... Stark	CAMPBELL & FIELD.
Drayton*† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*† ..... La Moure	C. W. Fellows.
Edinburg*† ..... Walsh	See Park River.
▲Ellendale*† ..... Dickey	JAMES M. AUSTIN.
Emerado*† . Grand Forks	See Grand Forks.
Enderlin*† ..... Ransom	Fred Underwood.
Fairmount*† ... Richland	Charles A. Tuttle.
▲Fargo*† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*† ..... Wells	M. E. Wilson.
Fingal*† ..... Barnes	Thomas Casey.
Finley*† ..... Steele	F. W. Ames.
Forest River*† .... Walsh	See Grafton.
▲Forman*† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*† .... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*† ..... Cass	See Fargo.
Hamilton*† .... Pembina	See St. Thomas.
Hankinson*† ... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*† ..... Wells	OTTO GRETHEN.
Hatton*† ..... Traill	See Hillsboro.
Hebron*† ..... Morton	See Mandan.
▲Hillsboro*† ..... Traill	CARMODY & LESLIE.
Hope*† ..... Steele	C. S. SHIPPY.
Hunter*† ..... Cass	See Fargo.
Inkster*† ... Grand Forks	See Grand Forks.
▲Jamestown*† . Stutsman	S. E. ELLSWORTH.
Kenmare† ..... Ward	See Minot.
Kindred*† ..... Cass	See Fargo.
Kulm*† ..... Lamoure	J. B. Sharpe.
▲Lakota*† ..... Nelson	F. A. KELLEY.
▲Lamoure*† ..... Lamoure	R. W. S. Blackwell.
▲Langdon*† ..... Cavalier	GEORGE M. PRICE.
Larimore*† . Grand Forks	J. D. Campbell.
Leeds*† ..... Benson	E. Berglund.
Lidgerwood*† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*† ..... Ransom	H. DOHERTY.
▲Mandan*† ..... Morton	E. C. Rice.
Mayville*† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*† ..... Sargent	O. S. Senn.
Milton*† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*† . Benson	O. D. Comstock.
Minot*† ..... Ward	James Johnson.
Minto*† ..... Walsh	H. C. DePUY.
Monango*† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*† ..... Pembina	See Bathgate.
▲New Rockford*† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*† Grand F'ks	M. G. MEYER.
Oakes*† ..... Dickey	George H. Fay.
Omemee* ..... Bottineau	See Towner.
Osnabrock*† ... Cavalier	See Milton.
Page*† ..... Cass	See Fargo.
Park River*† ..... Walsh	G. W. Young.
▲Pembina*† ..... Pembina	W. J. Kneeshaw.
Portland*† ..... Traill	G. A. White.
Reynolds*† . Grand Forks	See Grand Forks.
▲Rolla*† ..... Rolette	John Burke.
▲Rugby*† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*† ..... Kidder	See Bismarck.
St. Thomas*† ... Pembina	G. S. Hager.
Thompson*† Grand F'rks	See Grand Forks.
Tower City*† ..... Cass	See Fargo.
▲Towner*† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*† ..... Barnes	LOCKERBY & WHITE.
▲Wahpeton*† ..... Richland	F. B. LAMBERT.
Walhalla* ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*† ..... Williams	R. H. Copeland.
Willow City*† . Bottineau	See Towner
Wimbledon*† .... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*† .... Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*† ..... Hardin	Clark, Axline & Fess.
▲Akron*† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*† ..... Stark	J. W. CRANE.
Andover*† .... Ashtabula	F. J. Bishop.
Ansonia*† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*† ..... Paulding	M. A. WERT.
▲Arcanum*† ..... Darke	J. B. Mundhuck.
Archbold*† ..... Fulton	August Ruhley.
Arlington*† ..... Hancock	See Dunkirk.
▲Ashland*† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*† ..... Delaware	See Delaware.
Ashtabula*† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*† ..... Pickaway	G. W. Morrison.
▲Athens*† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*† ..... Seneca	Lester Sutton.
Bainbridge*† ..... Ross	J. G. Whitaker.
Barberton*† ..... Summit	CHARLES AMMERMAN.
Barnesville*† ... Belmont	C. J. Howard.
Basil*† ..... Fairfield	E. F. Holland.
▲Batavia*† ..... Clermont	Frazier & Hicks.
Beach City*† ..... Stark	See Alliance.
Bedford*† ..... Cuyahoga	See Cleveland.
Bellaire*† ..... Belmont	J. A. GALLAHER.
Belle Centre*† ..... Logan	See Bellefontaine.
▲Bellefontaine*† ... Logan	A. JAY MILLER.
Bellevue*† ..... Sandusky	J. B. Miller.
Bellville* ..... Richland	Andrew Stevenson.
Belmont*† ..... Belmont	See St. Clairsville.
Berea*† ..... Cuyahoga	G. A. HUBBARD.
Bergholz* ..... Jefferson	John J. Watson.
Berlin Heights*† .... Erie	F. E. Conner, Jr.
Beverly*† ... Washington	J. C. Preston.
Blanchester*† .... Clinton	P. SAVAGE.
Bloomdale*† ..... Wood	E. D. Bloom.
Bloomingburg*† Fayette	Humphrey Jones.
Bloomville*† ..... Seneca	J. R. Wilson.
Bluffton*† ..... Allen	A. J. Owens.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*† .. Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermillion.
Bradner*† ..... Wood	See Bowling Green.
Bremen*† ..... Fairfield	J. F. THOMPSON.
Bridgeport*† ... Belmont	Driggs & Heinlein.
Brooklyn*† .... Cuyahoga	See Cleveland.
• Brookville*† Montg'mery	See Miamisburg.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*† ..... Crawford	HORACE HOLBROOK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Burton*† ..... Geauga	George W. Jacques.
Butler*† ..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*† ..... Noble	W. C. Okey.
Caledonia*† ..... Marion	See Marion.
▲Cambridge*† .. Guernsey	J. H. MACKEY.
Camden*† ..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*† ..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H. Lane.
Canfield*† ..... Mahoning	See Youngstown.
▲Canton*† ..... Stark	JOHN H. SPONSELLER.
Cardington*† .... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*† ..... Greene	Robert Hood.
▲Celina*† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† . Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*† ..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
Clarksville*† ..... Clinton	See Wilmington.
▲Cleveland*† ... Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208, Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for National Bank of Commerce, the Savings & Trust Co., Union National Bank, Commercial National Bank, and Wick Banking and Trust Co.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.
Clyde*† ..... Sandusky	FINCH & DEWEY.
College Corner*† . Butler	John R. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*† ... Franklin	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
" ..... "	ALBERY & DILLON, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. E. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*† Put'm	Guy B. Killen.
Conneaut*† ... Ashtabula	M. R. Smith.
Continental*† ... Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† ..... Perry	T. M. Potter.
Cortland*† .... Trumbull	John J. Sullivan.
▲Coshocton*† . Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	W. H. Nill.
Crestline*† .... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*† ..... Licking	See Centerburg.
Cumberland*† . Guernsey	Joseph Purkey.
Cuyahoga Falls*† Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*† ..... Knox	Clinton M. Rice.
▲Dayton*† ... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*† ..... Logan	Huston & Curl.
▲Delaware*† .... Delaware	W. A. HALL.
Delphos*† ..... Allen	B. J. BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*† .. Tuscarawas	A. W. Elson.
Deshler*† ..... Henry	D. D. Donovan.
Doylestown*• ..... Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† ..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty* ..... Logan	See De Graff.
East Liverpool*† . Col'bia	WILLIAM H. VODREY.
East Palestine*† .. Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*† ..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly.
Elmore*† ..... Ottawa	George W. Keightley.
▲Elyria*† ..... Lorain	E. G. JOHNSON.
Euclid*† ..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*† ..... Hancock	M. C. SHAFER.
Flushing*† ..... Belmont	A. M. Brown.
Forest*† ..... Hardin	Russell Price.
Fort Recovery*† . Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*† ..... Sandusky	JAMES H. FOWLER.
Galion*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*† .. Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† ... Brown	JOHN P. BIEHN.
Germantown*† . M'tg'ery	L. S. Culkmore.
Gibsonburg*† .. Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Deemer.
Glenville*† ..... Cuyahoga	See Cleveland.
Glouster*† ..... Athens	A. A. Amos & Bro.
Grafton*† ..... Lorain	See Elyria.
Granville*† ..... Licking	E. J. Dorsey.
Greenfield*† ..... Highland	DICKEY & HEISKELL.
Greenspring*† ..... Seneca	C. S. Burton.
▲Greenville*† ..... Darke	ANDERSON & BOWMAN.
Greenwich*† ..... Huron	T. K. Strimple.
Groverhill*† ... Paulding	R. W. Pickering.
▲Hamilton*† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† ..... Hamilton	JAMES L. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† .... Defiance	L. E. Griffin.
Highland*† ..... Highland	See Leesburg.
▲Hillsboro*† ..... Highland	STEELE & SAMS.
Holgate*† ..... Henry	E. F. Thompson.
Hubbard*† ..... Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† ..... Erie	C. M. Ray.
▲Ironton*† ..... Lawrence	CORN & THOMPSON.
▲Jackson*† ..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† ..... Greene	W. A. Paxson.
▲Jefferson*† .... Ashtabula	BABCOCK & TAYLOR.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Jeffersonville*•†	Fayette E. L. Bush.
Jewett*•†	Harrison See Cadiz.
Johnstown*•†	Licking G. W. Lewis.
Kalida*	Putnam See Columbus Grove.
Kent*•†	Portage M. G. McCASLIN.
▲Kenton*•†	Hardin ELMER G. DERR.
Kingston*•†	Ross See Chillicothe.
Kinsman*†	Trumbull J. W. Roberts.
Lagrange*•†	Lorain See Wellington.
▲Lancaster*•†	Fairfield G. E. MARTIN.
Larue*•†	Marion See Marion.
▲Lebanon*•†	Warren W. F. ELTZROTH.
Leesburg*•†	Highland George T. Hardy.
Leetonia*•†	Columbiana C. D. Dickinson.
Leipsic*•†	Putnam Jacob Werner.
Lewisburg*•†	Preble See Eaton.
Lexington*•†	Richland See Mansfield.
Liberty Center*•†	Henry See Napoleon.
▲Lima*•†	Allen CABLE & PARMENTER.
▲Lisbon*•†	Columbiana J. R. MARTIN.
Lockland*•†	Hamilton Thompson & Gorman.
Lodi*•†	Medina See Creston.
▲Logan*•†	Hocking Seth Weldy.
▲London*•†	Madison Durflinger & Emery.
Lorain*•†	Lorain FRANK COLEMAN.
Loramie*	Shelby See St. Mary.
Loudonville*•†	Ashland W. J. Weirick.
Louisville*•†	Stark W. S. Earseman.
Lynchburg*•†	Highland E. M. Wiggins.
Madison*•†	Lake M. B. Cook.
Magnolia*•†	Stark See Canton.
Malta*•†	Morgan Newell Corner.
Malvern*•†	Carroll See Minerva.
Manchester*•†	Adams WILLIAM ANDERSON.
▲Mansfield*•†	Richland CUMMINGS & McBRIDE.
Mantua Station*†	Portage H. C. Russell.
▲Marietta*•†	Washington NYE & FOLLETT.
▲Marion*•†	Marion J. P. McNEAL & SONS.
Martins Ferry*•†	Belmont F. R. Sedgwick.
Martinsville*•†	Clinton A. Harris.
▲Marysville*•†	Union F. T. ARTHUR
Mason*•†	Warren See Lebanon.
Massillon*•†	Stark R. W. McCAUGHEY.
Maumee*•†	Lucas A. W. Eckert.
▲McArthur*•†	Vinton J. M. McGillivray.
McClure*•†	Henry See Napoleon.
McComb*•†	Hancock W. E. Cooper.
▲McConnelsville*•†	Morgan J. A. Foert.
Mechanicsburg*•†	Chapin Charles A. Wood.
▲Medina*•†	Medina Frank Spellman.
Miamisburg*•†	Montg'ery W. A. Reiter.
Middleport*•†	Meigs Ira Graham.
Middletown*•†	Butler DONLEY & RHONEMUS.
Milan*•†	Erie R. H. Williams.
Milford*•†	Clermont S. A. West.
Milford Center*•†	Union See Marysville.
▲Millersburg*•†	Holmes Reed & Hanna.
Mineral Point*•†	Tusc'was W. M. Tracy.
Minerva*•†	Stark G. G. B. Greenwood.
Minster*•†	Auglaize See St. Marys.
Monroeville*•†	Huron John P. Cornell.
Montpelier*•†	Williams E. C. PECK.
Morrow*•†	Warren T. C. Welch.
Moscow*•	Clermont See Felicity.
▲Mt. Gilead*•†	Morrow L. K. Powell.
Mt. Pleasant*†	Jefferson See Steubenville.
Mt. Sterling*•†	Madison Mitchel & Tanner.
▲Mt. Vernon*•†	Knox WILLIAM M. KOONS.
Mt. Victory*•†	Hardin See Kenton.
▲Napoleon*•†	Henry CAHILL & DONOVAN.
Navarre*•†	Stark See Canton.
Nelsonville*•†	Athens Asher Buckley.
Nevada*•†	Wyandot L. B. Reed.
▲Newark*•†	Licking FREDERIC M. BLACK.
New Bremen*•†	Auglaize See St. Mary.
New Carlisle*•†	Clark R. H. Runnells.
New Comerst'n*•†	T'car's E. E. Lindsey.
New Holland*•†	Pickaway CHARLES H. MAY.
▲New Lexington*•†	Perry TUSSING & KELLY.
New London*•†	Huron R. C. Powers.
New Madison*•†	Darke Thomas Eubanks.
New Matamoras*†	Wash. Jasper Lisk.
New Paris*•†	Preble See Eaton.
▲New Phil'd'lp'a*•†	Tus'as NEELY & PATRICK.
New Richmond*•	Clier'nt F. A. Roberts.
New Vienna*•†	Clinton F. W. Kelly.
New Washin'n*•†	Craw'd H. M. Cory.
Niles*•†	Trumbull WILLIAM H. SMILEY.
North Amherst*•†	Lorain H. G. Redington.
North Baltimore*	Wood S. P. HARRISON.
North Fairfield*•	Huron A. E. Rowley.
North Lewisb'g*•†	Chapin M. C. Gowey.
▲Norwalk*•†	Huron G. T. & H. L. STEWART.
Oakharbor*•†	Ottawa John Duff.
Oak Hill*•†	Jackson J. E. Jones.
Oberlin*•†	Lorain W. B. BEDORTKA.
Ohio City*•†	Van Wert. Van Wert.
Orrville*•†	Wayne T. W. Orr.
Orwell*	Ashtabula Babcock & Taylor.
Osborn*•†	Greene R. H. Swadner.
Ostrander*•†	Delaware See Delaware.
▲Ottawa*•†	Putnam G. W. RISSER.
Oxford*•†	Butler E. E. Williams.
▲Painesville*•†	Lake W. A. BREED.
Pataskala*•†	Licking See Newark.
▲Paulding*•†	Paulding SNOOK & SAVAGE.
Payne*•†	Paulding M. B. Everitt.
Peebles*•†	Adams J. R. B. Kessler.
Pemberville*•†	Wood J. S. Hoyman.
Perrysburg*•†	Wood T. E. Bowers.
Pioneer*	Williams See Montpelier.
Piqua*•†	Miami G. A. BROOKS.
Plain City*•†	Madison H. C. Black.
Pleasant City*†	Guernsey L. S. Garber.
Plymouth*•†	Richland F. D. Gunsoullus.
Poland*	Mahoning See Youngstown.
▲Pomeroy*•†	Meigs O. L. BRADBURY
▲Port Clinton*•†	Ottawa S. P. Alexander.
▲Portsmouth*•†	Scioto NOAH J. DEVER.
Prairie Depot*	Wood FRANK GRAHAM.
Prospect*•†	Marion See Marion.
Quaker City*•†	Guernsey J. L. Douglas.
▲Ravenna*•†	Portage J. H. NICHOLS.
Richwood*•†	Union JOHN F. MILLAR.
Ripley*•†	Brown W. D. YOUNG.
Rockford*•†	Mercer A. G. Stewart.
Roseville*•†	Muskingum Wm. Dunn.
Rushsylvania*•†	Logan See West Mansfield.
Sabina*•†	Clinton J. M. Morton.
Salem*•†	Columbiana W. W. HALE.
Salineville*•†	Columbiana Ashford & McCormick.
▲Sandusky*•†	Erie R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*•†	Brown See Georgetown.
Scio*•†	Harrison Easton Randolph.
Seville*•†	Medina Lee Elliott.
Shanesville*†	Tuscarawas JOHN DOERSCHUK.
Shelby*•†	Richland Skiles & Skiles.
Sheroadville*•†	Carroll See Carrollton.
Sherwood*•†	Defiance W. W. Huff.
Shiloh*•†	Richland See Mansfield.
Shreve*•†	Wayne L. D. Cornell.
▲Sidney*•†	Shelby S. J. HATFIELD.
Smithfield*	Jefferson See Steubenville.
Somerset*•†	Perry Owen Yost.
Somerton*	Belmont See Bellaire.
South Charleston*•†	Clark Charles E. Ballard;
Spencer*•†	Medina Frank Heath.
Spencerville*•†	Allen J. M. Bailey.
▲Springfield*•†	Clark KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*•	Greene Marcus Shoup.
▲St. Clairsville*•†	Belmont A. H. & W. MITCHELL.
▲Steubenville*•†	Jefferson W. S. McCAUSLEN.
St. Mary*•†	Auglaize D. F. Mooney
St. Paris*•†	Champaign C. E. Buroker.
Strasburg*•†	Tuscarawas Philip G. Garver.
Stryker*•†	Williams J. T. Heater.
Sunbury*•†	Delaware C. C. Brooks.
Swanton*•†	Fulton G. W. Humphrey.
Sycamore*•†	Wyandot R. S. Gallater.
Sylvania*•†	Lucas W. E. CHAPPLE.
Thornville*†	Perry S. E. Moore.
Thurman*	Gallia See Gallipolis
▲Tiffin*•†	Seneca BUNN & ROYER.
Tippecanoe City*•†	Miami E. H. Kerr.
Tiro*•†	Crawford See Bucyrus.
▲Toledo*•†	Lucas CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
"	" HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo.
"	" HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
"	" SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•†	Jefferson See Steubenville.
▲Troy*•†	Miami J. A. DAVY.
Uhrichsville*•†	Tuscara's G. W. REED.
▲Up. Sandusky*•†	Wyandot Carey & Parker.
▲Urbana*•†	Champaign WAITE & DEATON.
Utica*•†	Licking G. M. Sipe.
▲Van Wert*•†	Van Wert BLACHLY & MATTHIAS.
Vermilion*•†	Erie H. R. Williams.
Versailles*•†	Darke A. Calderwood.
Wadsworth*•†	Medina E. S. Pardee.
Wakeman*•†	Huron See Norwalk.
Waldo*†	Marion See Marion.
▲Wapakoneta*•†	Auglaize GOEKE & HOSKINS.
▲Warren*•†	Trumbull T. H. GILMORE.
▲WashingtonC.H.*•†	Fay'te A. R. CREAMER.
▲Wauseon*•†	Fulton Fuller & Handy.
▲Waverly*•†	Pike John A. Eylor.
Waynesville*•†	Warren J. G. Keys.
Wellington*•†	Lorain G. L. BLINN.
Wellston*•†	Jackson T. S. Hogan.
Wellsville*•†	Columbiana F. L. WELLS.
West Alexandria*•†	Preb. Oscar Sheppard.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Westerville*•† ..Franklin	H. T. Sibel.
WestFarmington*•†Trum	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•†.....Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† .Logan	P. M. Kelar.
West Milton*•†..... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M Stricker.
West Salem*•†..... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*•†... Williams	G. C. Rings.
Wharton*•†..... Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Wilshire*•† .... Van Wert	See Van Wert.
▲Wilmington*•†... Clinton	FRANK B. MILLS.
Wilmot*† ..... Stark	W. S. Putman.
Winchester*•†..... Adams	T. C. Downey.
▲Woodsfield*•†.... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	M. L. SPOONER.
Worthington*•†. Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*•† Greene	S. W. Dakin.
▲Youngstown*•†.Mahoni'g	W. R. GRAHAM.
▲Zanesville*•†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*•† ..... Woods	T. J. WOMACK.
▲Arapaho* ..... Custer	T. S. Hunt.
Augusta* ..... Woods	See Alva.
▲Beaver*..... Beaver	J. R. Linley.
Billings ..... Noble	See Perry.
Blackwell*•† ..... Kay	TETIRICK & ROSE.
Braman*..... Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*. ..... Pawnee	G. T. GRAVES.
▲Cloudchief*..... Washita	HENRY N. BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*•†.Pottawato'le	See Tecumseh.
Edmond*•†.... Oklahoma	H. H. Moose.
▲El Reno*•† ..... Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*..... Blaine	Seymour Foose.
▲Grand*..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†..Kingfisher	L. M. Gray.
Jefferson*•†..... Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*•† ..... Kay	See Ponca.
▲Kingfisher*•†..Kingfisher	PATRICK S. NAGLE.
Lexington*•†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† ..... Grant	Thomas Kearee.
Mulhall*•†..... Logan	W. H. Matthews.
Nardin*•..... Kay	See Newkirk.
▲Newkirk*•†..... Kay	W. S. CLINE.
New Ponca..... Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•†... Garfield	See Enid.
Oakdale*..... Washita	See Cloudchief.
Okarche*•†..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P NEAL.
▲Perry*•†..... Noble	J. L. Pancrost.
Perkins*..... Payne	Charles A. Wallace.
Ponca*..... Kay	D. L. HUBLER.
▲Pondcreek*•† ..... Grant	A. M. MACKEY.
Ripley..... Payne	See Cushing.
Shawnee*•†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'le	FREDERICK KING.
Tonkawa*..... Kay	See Newkirk.
▲Watonga*..... Blaine	E. L. HOTCHKISS.
Waukomis*•† .... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†. Woodward	J. R. Dean.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†..... Gilliam	S. A. D. Gurley.
Ashland*•†..... Jackson	H. L. McWILLIAMS.
▲Astoria*•†..... Clatsop	FULTON BROS.
Athena*•† ..... Umatilla	RAYMOND LLOYD.
▲Baker City*•†..... Baker	See Union.
Brownsville*•†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*..... Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*•† ..... Benton	E. E. WILSON.
Cottagegrove*•†.... Lane	J. E. YOUNG.
▲Dallas*•†..... Polk	Butler & Townsend.
Elgin*•† ..... Union	N. C. McLeod.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*•†..... Lane	L. L. STEVENS.
Forestgrove*•† Wash'gt'n	See Hillsboro.
▲Goldbeach*..... Curry	J. Huntley.
▲Grant's Pass*•† Josephine	C. A. Hough.
Harney*..... Harney	See Burns.
Harrisburg*•†..... Linn	See Brownsville.
▲Heppner*•†..... Morrow	G. W. PHELPS.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Huntington*•†..... Baker	See Union.
Independence*•† .... Polk	BUTLER, TOWNSEND & POTTER.
Island City*..... Union	See Lagrande.
▲Jacksonville*.... Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*•†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*•† ..... Union	WILLIAMS BROS.
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*•† ..... Linn	W. M. Brown.
Marshfield*•†..... Coos	J. W. Bennett.
▲McMinnville*•†.. Yamhill	R. L. CONNER.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†..... Polk	N. L. Butler.
▲Moro*•..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
Ontario*•† ..... Malheur	Wm. Miller.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.... Umatilla	JOHN McCOURT.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	A. M. CRAWFORD.
¶▲Salem*•†..... Marion	CARSON & ADAMS.
Scio*•† ..... Linn	See Lebanon.
Sheridan*•† ..... Yamhill	J. T. Simpson.
Silverton*•†..... Marion	F. C. DePue.
▲St. Helen*•†..... Columbia	J. A. Hall.
Sumpter* ..... Baker	Charles E. Roblin.
▲The Dalles*•†..... Wasco	HUNTINGTON & WILSON
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*•†..... Lincoln	H. Denlinger, Jr.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*•†..... Umatilla	R. M. Powers.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Albion*•†..... Erie	See Erie.
Allegheny*•†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*•†..... Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†..... Lebanon	Geo. B. Ulrich.
Apollo*•† ..... Armstrong	W. J. Guthrie.
Ardmore*•†. Montgomery	See Norristown.
Ashland*•†..... Schuylkill	ALFRED B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*•†.. Northampton	H. Hagerman.
Beallsville*•† . Washington	See Washington.
▲Beaver*•†..... Beaver	Buchanan & McConnell.
Beaverfalls*•†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*•† ..... Bedford	MOSES A. POINTS.
▲Bellefonte*•†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	George M. Meyers.
Bennett*•† ..... Allegheny	See Pittsburg.
Berlin*•†..... Somerset	See Somerset.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*† .....Chester	See West Chester.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*† .....Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills*..Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	See Indiana.
▲Bloomsburg*†.Columbia	GRANT HERRING.
Blossburg*†.....Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†...Allegheny	R. E. Stewart.
Bradford*†.....McKean	W. E. BURDICK.
Bristol*†.....Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†...Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*†... Fayette	L. H. SMITH.
Bryn Mawr*†.Montgo'ry	See Norristown.
Burgettstown*†.Washi'n	J. W. Donnan.
▲Butler*†.....Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†.Cra'd	See Meadville.
Canonsburg*†.. Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale *†Lackawan	WILLIAM E. WATT.
▲Carlisle*†...Cumberland	WETZEL & HAMBLETON.
Carnegie*† ...Allegheny	O. R. Cooke.
Carrolltown* ....Cambria	See Ebensburg.
Catasauqua*†.....Lehigh	A. A. Glick.
Catawissa*†.. .Columbia	W. H. RHAWN.
Centerhall*†.. ....Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'n	J. M. McDOWELL.
Charleroi*†.Washington	WM. M. BOGGS.
Chester*†.....Delaware	WASHABAUGH & PENDLETON.
Chicora*†.....Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†.....Clarion	WILSON & GORDON.
Clayville*†.Washington	See Washington.
▲Clearfield*†....Clearfield	WILLIAM I. SWOOPE.
Clintonville*† ...Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*† ....Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*†.....Lancaster	WM. B. GIVEN.
Conneautville*†.Craw'd	P. C. Sheehan.
Connellsville*†..Fayette	P. S. NEWMYER.
Conshohocken*†.Mon'm	H. M. Tracy.
Coraopolis*†..Allegheny	HORACE J. THOMAS.
Corry*† .....Erie	DON. F. SMITH.
▲Coudersport*† ....Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*†.....Delaware	See Media.
Dawson*†.....Fayette	See Uniontown.
Delta*† .....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*† .....York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†....Bucks	HENRY LEAR.
Dubois*†.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† ...Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	ALPHONSUS WALSH.
East Berlin*†.....Adams	See Gettysburg.
East Brady*† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†.. Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*†.....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	P. R. Cotter.
Elizabeth*†... Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† .....Tioga	F. D. Selph.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*† ....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*†.....Lancaster	A. J. Everly.
▲Erie*† .....Erie	ALLEN & ROSENZWEIG.
" ..... "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†...Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORNE.
Freedom*† .....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*† ....Armstrong	G. M. Hill.
Galeton*† .....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† ....Adams	WM. & WM. ARCH McCLEAN.

Town and County.	Name.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*†.....Mercer	H. K. Daugherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. J. DELONE.
¶▲Harrisburg*†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*†..... Cambria	See Ebensburg.
Hatboro*†..Montgomery	See Lansdale.
Hawley*†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*†..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*†.... Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*†..... Wayne	E. C. Mumford.
Honeybrook*†...Chester	Charles E. Griffith.
Houtzdale*†... Clearfield	Henry Bouiton.
Hughesville*†.Lycoming	William E. Crawford.
Hunmelstown*†.Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*†..... Bedford	See Bedford.
▲Indiana*†.....Indiana	THOMAS SUTTON.
Irwin*†...Westmoreland	See Jeannette.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*†.... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† .....Warren	See Warren.
▲Kittanning*†.Armstrong	NEALE & PAINTER.
Knox*† ..... Clarion	See Clarion.
Knoxville*†.....Tioga	Henry A. Ashton.
Kutztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Mauchchunk.
▲Laporte*†.....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*†.Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*†.....Mifflin	Elder & Son.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*†....Crawford	See Meadville.
Lititz*†.....Lancaster	See Manheim.
Littlestown*† ....Adams	H. C. Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Millersburg.
Mahanoy City*†.Sc'ylkill	J. J. BROWN.
Mahoningtown*†.L'rn'ce	A. L. Hogen.
Malvern*†.....Chester	See West Chester.
Manheim*†.....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	F. W. Clark.
Marietta*†.....Lancaster	D. B. Case.
Martinsburg*†.....Blair	S. B. Sysinger.
▲Mauchchunk*†...Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*† Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	CALHOUN & JOHNSTON.
McKees Rocks*†.Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*†.....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*†.....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	H. H. SPANGLER.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*†.....Snyder	F. E. Bower.
Middletown*† ..Dauphin	A. E. BRANDT.
Mifflinburg*†.....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*†.....Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown†.....Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*†.Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt. Jewett*†....McKean	H. S. Rogers.
Mount Joy*†..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	B. F. SCANLON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mount Union*•†H'nt'gd'n	See Huntingdon.
Mountville*•...Lancaster	See Columbia.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*† ....Luzerne	JAMES M. FRITZ.
Nazareth*•.Northampton	Calvin T. Smith.
New Bethlehem*•†.Clar'n	D. M. Geist.
▲New Bloomfield*•†.Perry	J. W. Shull.
New Brighton*•† .Beaver	Harry Calhoon.
▲New Castle*•†..Lawrence	J. NORMAN MARTIN.
New Holland*•† Lancast'r	A. W. Snader.
NewKensing'n*•†W's'n'd	See Allegheny.
New Oxford*•† ...Adams	See Hanover.
Newport*•† .....Perry	James M. Sharon.
Newtown*•† .....Bucks	George A. Jenks.
Newville*•†..Cumberland	H. W. McCrea.
NewWilming'n*•Law'nce	D. F. McCready.
Norristo'n*•†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*•†.....Erie	D. R. Cushman.
North Wales*•†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*•†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*•†.Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*•† .....Chester	W. T. Fulton.
Palmyra*•† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*•† ...Chester	A. T. Parke.
Parnassus*•†Westmorel'd	John M. Kennedy.
Patton*•† .....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	N. D. Chase.
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*† ....Fayette	See Fayette City.
▲Philadelphia*•† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 707 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAYIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*•†.....Centre	George W. Zeigler.
Phœnixville*•† ....Chester	H. H. GILKYSON.
Pinegrove*•†...Schuylkill	F. V. Filbert.
▲Pittsburg*•† ...Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*•†.....Luzerne	W. I. HIBBS.
Plymouth*•† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•† .....Juniata	See Mifflintown.
Pottstown*•†M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*•† ...Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*•†.Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V. Ommeron.
Quarryville*•†..Lancaster	See Lancaster.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*•† ..... York	See York.
Reedsville*•†..... Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	Brown & Rogers.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*•†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*•†.....Beaver	A. P. MARSHALL.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saeglertown*•† Crawford	See Meadville.
Saltsburg*•† .....Indiana	See Indiana.
Sandylake*•†.....Mercer	J. H. Robb.
Sayre*•† .....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenkville*•† .Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•†...Allegheny	O S. Richardson.
Shamokin*•†.North'mb'd	SAMUEL HECKERT.
Sharon*•† .....Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•†.....Mercer	James A. Pierce.
Shenandoah*•†.. Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*•†...Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slipperyrock*..... Butler	See Butler.
▲Smethport*•†.... McKean	GARTON & RICHMOND.
▲Somerset*•†.... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S.Bethlehem*•†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†.Cra'fo'd	See Titusville.
Springboro*•†..Crawford	See Conneautville.
Spring City*•†....Chester	Charles S. Wagoner.
Steelton*•†..... Dauphin	F. B. Wickersham.
Stewartstown*•†.... York	W. B. Gemmill.
St. Mary's*•†..... Elk	E. J. Wimmer.
St. Petersburg*•†.Clarion	See Clarion.
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•†...Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•†....Schuylkill	H. B. GRAEFF.
Tarentum*•†....Allegheny	Kennedy & Smith.
Tidioute*•†..... Warren	See Warren.
▲Tionesta*•†..... Forest	S. D. Irwin.
Titusville*•†....Crawford	SAMUEL GRUMBINE.
▲Towanda*•†.....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*•†.... Schuylkill	R. S. BASHORE.
Troy*•† ..... Bradford	Ray Guntlil
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•†..... Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•†..... Erie	Sproul & Morrow.
▲Uniontown*•†....Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•†..... Allegheny	See Allegheny.
▲Warren*•†..... Warren	SMITH & ANDREWS.
▲Washington*•† Washi'g'n	JOHN H. MURDOCK.
Waterford*†..... Erie	J. A. Boland.
Watsontown*•†.North'l'd	W. F. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	WATSON R. DAVISON.
▲Waynesburg*•†... Greene	SAMUEL M. SMITH.
▲Wellsboro*•†..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	CORNWELL, GHEEN & CORNWELL.
Westfield*•†..... Tioga	D. W. Baldwin.
West Grove*•†....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•†..... Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•†.... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•†..... Bucks	See Doylestown.
▲York*•†..... York	ROBERT J. LEWIS.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*•.....Butler	See Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthony*†	Eugene F. Waner.
Ashaway*	Washington
▲Bristol*†	Bristol
Centerville*†	Kent
Central Falls*†	Prov.
Coventry*†	Kent
Cranston*†	Providence
▲East Greenwich*†	Kent
Greenville*	Providence
Hope Valley*†	Washing'n
▲Kingston*†	Washington
Narragansett Pier*†	Wash
¶▲Newport*†	Newport
North Scituate*	Prov.
Olneyville*†	Providence
Pascoag*†	Providence
Pawtucket*†	Providence
Phenix*	Kent
¶▲Providence*†	Provide'e
"	"
Slatersville*	Providence
Wakefield*†	Washington
Warren*†	Bristol
Warwick*	Kent
Westerly*†	Washington
Wickford*†	Washington
Woonsocket*†	Provide'e

Eugene F. Waner.
See Westerly.
Samuel Norris, Jr.
See Providence.
See Providence.
See Anthony.
See Providence.
CHARLES J. ARMS.
See Providence.
See Westerly.
See Westerly.
See Wakefield.
W. P. SHEFFIELD, JR.
See Providence.
N. W. Littlefield.
Edward F. Lovejoy.
JOHN J. FITZGERALD.
See Anthony.
FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York
ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
See Woonsocket.
F. C. Olney.
GEORGE L. COOKE.
See East Greenwich.
OLIVER H. WILLIAMS.
See Westerly.
WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*†	Abbeville
▲Aiken*†	Aiken
Allendale*†	Barnwell
▲Anderson*†	Anderson
▲Bamberg*†	Bamberg
▲Barnwell*†	Barnwell
Batesburg*†	Lexington
▲Beaufort*†	Beaufort
Belton*†	Anderson
▲Bennettsville*†	Marlboro
Blackburg*†	Cherokee
Blackville*†	Barnwell
Branchville*†	Orangeb'rg
▲Camden*†	Kershaw
▲Charleston*†	Charleston
Cheraw*†	Chesterfield
▲Chester*†	Chester
▲Chesterfield*	Chesterfield
Clinton*†	Laurens
Clio*†	Marlboro
¶▲Columbia*†	Richland
▲Conway*†	Horry
▲Darlington*†	Darlington
Denmark*†	Bamberg
Dillon*†	Marion
Easley*†	Pickens
▲Edgefield*†	Edgefield
Fingerville	Spartanburg
▲Florence*†	Florence
Fort Mill*†	York
▲Gaffney*†	Cherokee
▲Gergetown*†	Georget'wn
▲Greenville*†	Greenville
▲Greenwood*†	Greenwo'd
▲Hampton*†	Hampton
Heath Springs*	Lancaster
Johnston*†	Edgefield
Kershaw*†	Lancaster
▲Kingstree*†	Williamsb'g
▲Lancaster*†	Lancaster
▲Laurens*†	Laurens
▲Lexington*†	Lexington
▲Manning*†	Clarendon
▲Marion*†	Marion
McColl*†	Mariboro
▲Monks Corner*†	Berkeley
Mullins*†	Marion

PARKER & GREENE.
HENDERSONS.
See Denmark.
TRIBBLE & PRINCE.
John R. Bellenger.
R. A. Ellis.
See Edgefield.
W. J. VERDIER.
See Greenville.
T. W. Boucher.
E. A. Trescot.
See Denmark.
W. H. Reedish.
C. L. Winkler.
MORDECAI & GADSDEN. Counsel State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston: Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Stevenson & Matheson.
HENRY & McLURE.
E. J. Kennedy.
See Laurens.
T. W. Boucher.
WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
R. B. Scarborough.
WOODS & MACFARLAN.
S. G. Maryfield.
Sellens & Sellens.
See Pickens.
A. S. TOMPKINS.
See Spartanburg.
P. A. WILCOX.
See Rockhill.
Wallace & Otts.
Walter Hazard.
ISAAC M. BRYAN.
SHEPPARDS & GRIER.
James W. Moore.
See Lancaster.
See Edgefield.
E. D. Blakeney.
T. M. Gilland.
ERNEST MOORE.
W. H. MARTIN.
Efird & Dorcher.
W. C. Davis.
C. A. WOODS.
See Bennettsville.
See Charleston.
See Marion.

Town and County.	Name.
▲Newberry*†	Newberry
Newry*	Oconee
▲Orangeburg*†	Orangeb'g
Pelzer*†	Anderson
Pendleton*†	Anderson
▲Pickens*	Pickens
Prosperity*†	Newberry
Ridgeway*†	Fairfield
Rock Hill*†	York
▲Saluda*	Saluda
Seneca*†	Oconee
▲Spartanburg*†	Sp'rtanb'g
▲St. George*	Dorchester
St. Matthews*†	Orangeb'g
Summerville*†	Dorch'ter
▲Sumter*†	Sumter
Timmonsville*†	Florence
▲Union*†	Union
Varnville*†	Hampton
▲Walhalla*†	Oconee
▲Walterboro*†	Colleton
Westminster*†	Oconee
Williamston*†	Anderson
▲Winnsboro*†	Fairfield
▲Yorkville*†	York

J. Y. CULBREATH.
See Walhalla.
JAMES F. IZLAR.
See Greenville.
R. W. Simpson.
Julius E. Boggs.
See Newberry.
R. A. Means.
W. J. CHERRY.
Ramage & Gregory.
See Walhalla.
JOHNSON & NASH.
J. Otey Reed.
See Orangeburg.
R. A. M. Smith.
LEE & MOISE.
See Florence.
HYDRICK & SAWYER.
J. W. Moore.
R. A. Thompson.
Griffin & Padgett.
See Walhalla.
See Greenville.
A. S. & W. D. DOUGLAS.
G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*†	Brown
Alcester*†	Union
▲Alexandria*†	Hanson
Alpena*†	Jerauld
Andover*†	Day
Arlington*†	Kingsbury
▲Armour*†	Douglas
Artesian*†	Sanborn
Aurora*†	Brookings
▲Bangor*	Walworth
▲Bellefourche*†	Butte
Beresford*†	Union
Bigstone*†	Grant
Bijou Hills*	Brule
Blunt*†	Hughes
Bowdle*†	Edmunds
Bradley*†	Clark
Bridgewater*†	McCook
Bristol*†	Day
▲Britton*†	Marshall
▲Brookings*†	Brookings
Bryant*†	Hamlin
Canastota*	McCook
Canova*†	Miner
▲Canton*†	Lincoln
Carthage*†	Miner
Castalia*	Charles Mix
▲Castlewood*†	Hamlin
Centerville*†	Turner
▲Chamberlain*†	Brule
▲Clark*†	Clark
▲Clearlake*†	Deuel
Colman*†	Moody
Columbia*†	Brown
Conde*†	Spink
Custer*†	Custer
▲Davis*†	Turner
▲Deadwood*†	Lawrence
Dell Rapids*†	Minnehaha
Desmet*†	Kingsbury
Doland*†	Spink
Edgmont*†	Fall River
Edgerton*	Charles Mix
Egan*†	Moody
Elk Point*†	Union
Elkton*†	Brookings
Emery*†	Hanson
Erwin*†	Kingsbury
Estelline*†	Hamlin
Eureka*†	McPherson
▲Fairfax*	Gregory
Fairview*†	Lincoln
▲Faulkton*†	Faulk
▲Flandreau*†	Moody
▲Fort Pierre*†	Stanley
Frankfort*†	Spink
Frederick*†	Brown
Freeman*†	Hutchinson
▲Gannvalley*	Buffalo
Garretson*†	Minnehaha
Gary*†	Deuel
▲Gettysburg*†	Potter
Groton*†	Brown
Harrison*	Douglas
Hartford*†	Minnehaha
Hecla*†	Brown
Hetland*†	Kingsbury
▲Highmore*†	Hyde
Hill City*†	Pennington
Hitchcock*†	Beadle

C. M. STEVENS.
See Elk Point.
E. E. Wagner.
L. N. Loomis.
See Webster.
E. W. Smith.
JOHN T. MATHEWS.
See Woonsocket.
See Brookings.
W. R. Green.
T. W. La Fleiche.
CHARLES W WOLBERT.
F. F. Moore.
S. E. Wilson.
See Pierre.
A. F. Le Claire.
See Clark.
E. L. Abel.
See Webster.
Byron Abbott.
CHEEVER & CHEEVER.
L. W. Stoeckel.
See Salem.
See Howard.
HUNDSON & FORREST.
See Howard.
See Edgerton.
Ezra Adams.
KUNKLE & KUNKLE.
James Brown.
C. G. SHERWOOD.
T. J. LAW.
See Dell Rapids.
I. Hunsberger.
David Robertson.
E. L. Grantham.
See Parker.
MARTIN & MASON.
R. W. Hobart.
CHAS. S. WHITING.
Korns & Clark.
T. F. McConville.
G. P. HARBEN.
See Flandreau.
H. M. Wallace.
Alexander & Hooker.
See Alexandria.
A. W. Stone.
M. S. Liebenstein.
James M. Brown.
E. M. Starcher.
See Canton.
Frank Turner.
GEORGE RICE.
Homer & Stewart.
See Redfield.
J. C. Simmons.
See Menno.
H. B. Farren.
Orr & Rodabaugh.
Ashley L. Houghton.
F. B. PATTERSON.
F. E. Campbell.
See Armour.
See Sioux Falls.
See Aberdeen.
F. W. McGinness.
F. M. Barnes.
See Rapid City.
E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. § Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hot Springs*† Fall River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R. Jamison.
Hurley*† ..... Turner	John W. Edmunds.
▲Huron*† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*† ..... Clay	See Yankton.
Iroquois*† ... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone* ... Pennington	See Hill City.
Kimball*† ..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† .... Marshall	See Britton.
Lead*† ..... Lawrence	G. B. Thompson.
Lennox*† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	See Eureka.
Leaterville*† ... Yankton	A. S. Dunning.
▲Madison*† ..... Lake	J. H. WILLIAMSON.
Mellette*† ..... Spink	A. A. TWICHELL.
Mennon*† .... Hutchinson	W. Dimock.
▲Milbank*† ..... Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	JOHN PUSEY.
▲Mitchell*† ..... Davison	T. J. SPANGLER.
Montrose*† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oacoma* ..... Lyman	J. G. Bartine.
Oldham*† ..... Kingsbury	See Desmet.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*† ..... Turner	EDWIN L. BROWN.
Parkston*† .. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶Pierre*† ..... Hughes	IVAN W. GOODNER.
▲Plankinton*† ..... Aurora	S. H. Bakewell.
Platte ..... Charles Mix	G. B. HARBEN.
Pukwana*† ..... Brule	See Chamberlain.
▲Rapid City*† Pennington	WOOD & BUELL.
▲Redfield*† ..... Spink	THOMAS STERLING.
Revillo*† ..... Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† ..... Roberts	R. O. Pearson.
Spearfish*† .... Lawrence	R. F. Crawford.
Spencer*† ..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† ..... Meade	CHARLES C. POLK.
Summit*† ..... Roberts	See Wilmot.
Toronto*† ..... Deuel	See Clear Lake.
Tripp*† ..... Hutchinson	See Armour.
▲Tyndall*† .... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† ..... Brown	See Groton.
▲Vermillion*† ..... Clay	J. A. COPELAND.
Viborg*† ..... Turner	See Parker.
Vienna*† ..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*† ..... Clay	See Centerville.
Warner*† ..... Brown	See Aberdeen.
▲Watertown*† Codington	IRVIN H. MYERS.
Waubay*† ..... Day	See Webster.
▲Webster*† ..... Day	FRANK SEARS.
Wessington*† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler* .... Charles Mix	D. P. Lamb.
White*† ..... Brookings	Charles H. Farrell.
WhiteLake*† ..... Aurora	A. H. Henneous.
Whiterock*† .... Roberts	See Sisseton.
Whitewood*† .. Lawrence	See Deadwood.
Willowlake*† ..... Clark	See Clark.
▲Wilmot*† ..... Roberts	HOWARD BABCOCK.
Wolsey*† ..... Beadle	Chenoweth Bros.
▲Woonsocket*† .. Sanborn	J. T. Kean.
Worthing*† ..... Lincoln	See Canton.
▲Yankton*† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* ..... Crockett	Isaac K Revelle.
Alexandria* ..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City* .. Cheatham	J. J. Lenox.
▲Athens*† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*† ..... Bedford	W. B. Bates.
Bells*† ..... Crockett	Eugene Casey.
▲Benton* ..... Polk	B. B. C. Witt.
▲Blountville* ..... Sullivan	H. H. Smith.
▲Bolivar*† ..... Hardeman	Wood & McNeal.
Bristol*† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown* ..... Pickett	W. J. Chilton.
▲Camden*† ..... Benton	S. L. Peeler.
▲Carthage*• ..... Smith	J. M. Fisher.
▲Celina* ..... Clay	M. C. Sidwell.
▲Centerville*† ... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*•†. Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C. Ramsey.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*•†..... Tipton	C. B. Simonton.
▲Crossville* ... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*†Clib'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*•† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† .... Lincoln	W. B. LAMB.
▲Franklin*†..... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*†Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*† .... Greene	Shoun & Susong.
Greenfield*† ... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*†..... Chester	T. F Stubblefield.
Humboldt*† ..... Gibson	G. W. WADE.
▲Huntingdon*† ..... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*†..... Madison	ROBERT W. HAYNES.
▲Jamestown*..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*†. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston*..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•†Law'ce	W. R. King.
▲Lebanon*† ..... Wilson	McCLAIN & McCLAIN.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† .... Marshall	W. P. McClure.
▲Lexington*†.. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*† .... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*† ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*†... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Memphis *†.....Shelby (*Continued.*)	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† .....Gibson	S. R. CLARK.
▲Morristown*† ..Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*†.Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*†.....Dyer	N. L. Scobly.
Newburg .....Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Oblon*†.....Oblon	See Union City.
▲Ooltewah*† .....James	See Chattanooga.
▲Paris*† .....Henry	J. C. SWEENEY.
Petersburg*† ....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	John C. Myers.
▲Pulaski*† .....Giles	HUME R. STEELE.
▲Ripley*† .....Lauderdale	Thomas Steele.
Rockwood*† .....Roane	T. A. WRIGHT.
▲Rogersville*†...Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwie.
Rutledge*† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	Broyles & McDougall.
▲Selmer*† .....McNairy	W. K. Abernathy.
▲Sevierville*.....Sevier	M. B. McMahon.
▲Shelbyville*† ....Bedford	E. CALDWELL.
▲Smithville*.....DeKalb	R. L. Cantrell.
▲Sneedville*.....Hancock	W. B. Davis.
▲Somerville*† .....Fayette	H. C. Moorman.
South Pittsburg*† Marion	M. M. Allison.
▲Sparta*† .....White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*†.....Rhea	R. C. M. Cunningham.
▲Springfield*† ..Robertson	A. E. GARNER.
Sweetwater*† ....Monroe	Young & Young.
▲Tazewell*.....Claiborne	H. Y. Hughes.
▲Tiptonville*.....Lake	W. W. Cochran.
Tracy City*†.....Grundy	J. B. Ferguson.
▲Trenton*† .....Gibson	DEASON, RANKIN & ELDER.
Trimble*†.....Dyer	See Newbern.
Troy*.....Oblon	J. G. Smith & Son.
Tullahoma*† .....Coffee	Davidson & Aydelott.
▲Union City*† .....Oblon	L. S. PARKS.
▲Wartburg*.....Morgan	Baker & Blaeden.
Wartrace*† .....Bedford	C. S. Ivie.
Watertown*.....Wilson	A. P. Wamock.
▲Waverly*† ...Humphreys	J. F. SHANNON.
▲Waynesboro*.....Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury*.....Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† .....Taylor	JOHN BOWYER.
▲Albany*† ....Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*† .....Nueces	See Corpus Christi.
▲Alpine*† .....Brewster	L. F. Fishback.
Alvarado*† .....Johnson	I. A. Patton.
Alvin*† .....Brazoria	L. F. Fishback.
Alvord*† .....Wise	J. W. Bashaw.
▲Amarillo*† .....Potter	Plemmons & Veal.
▲Anderson* .....Grimes	Buffington & Buffington.
▲Angleton*† .....Brazoria	L. R. Bryan.
▲Anson*.....Jones	R. Colbert.
Aransas Pass*† San Pat'lo	See Corpus Christi.
▲Archer City*.....Archer	T. H. Marberry.
Arlington*† .....Tarrant	J. O. W. Burney.
▲Athens*† .....Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† .....Cass	O'Neal & Allday.
¶▲Austin*† .....Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*† .....Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera*.....Bandera	J. R. Storms.
▲Barstow*† .....Ward	See Pecos.
Bartlett*† ....Williamson	See Belton.
▲Bastrop*† .....Bastrop	ORGAIN & GARWOOD.
▲Batesville*.....Zavalla	See Pearsall.
▲Bay City*.....Matagorda	William E. Austin.
▲Beaumont*† ...Jefferson	GREER & GREER.
▲Beeville*† .....Bee	J. C. CRISP
▲Bellville*† .....Austin	Blake & Holland.
▲Belton*† .....Bell	W. S. SHIPP.
▲Benjamin* .....Knox	G. B. Landrum.
Bertram*† .....Burnet	See Burnet.
▲Bigspring*† .....Howard	S. H. MORRISON.
Blanco* .....Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† .....Lamar	See Paris.
▲Boerne*† .....Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston .....Bowie	See Texarkana.
Bowie*† ..... Montague	G. W. WALTHALL.
▲Brackettville*† ...Kinney	W. L. CLAMP.
▲Brady* .....McCulloch	F. M. Newman.
Brandon*† .....Hill	See Hillsboro.
▲Breckenridge* ..Stephens	William Veale & Son.
Bremond*† ....Robertson	J. W. Woods.
▲Brenham*† ..Washington	CAMPBELL & PENNINGTON.
Bridgeport*† .....Wise	C. A. Bridgeman.
▲Brownsville*† ..Cameron	JAMES B. WELLS.
▲Brownwood*† .... Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	DOREMUS & BUTLER.
Burkeville*.....Newton	Blake & Smith.
▲Burnet*† .....Burnet	J. G. Cook.
Burton*† .....Washington	J. J. McCain.
▲Caldwell*† .....Burleson	Alexander & Heslip.
Calvert*† .....Robertson	Field & Taylor.
▲Cameron*† .....Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† .....Hemphill	W. D. Fisher.
▲Canton* .....Van Zandt	Haynes & Reese.
▲Canyon*• .....Randall	See Amarillo.
▲Carrizo*† .....Zapata	See Pearsall.
▲Carrizo Springs* .Dimmit	See Pearsall.
▲Carthage*† .....Panola	Claude Pollard.
Castroville* .....Medina	See Uvalde.
▲Center* .....Shelby	I. O. B. RICHARDSON.
▲Centerville* .....Leon	Dean & Dean.
▲Channing*† .....Hartley	W. Boyce.
Chico*† .....Wise	John L. Morris.
▲Childress*† .....Childress	W. T. McConnell.
Cisco*† .....Eastland	J. J. Butts.
▲Clairemont* .....Kent	See Snyder.
▲Clarendon*† .....Donley	H. B. White.
▲Clarksville*† ..Red River	Chambers & Dook.
▲Claude*† .....Armstrong	Ira Webster.
▲Cleburne*† .....Johnson	GOLDSMITH & WALKER.
Clifton*† .....Bosque	J. C. O'Bryan.
▲Coldspring* ..San Jacinto	Felix G. Bryan.
▲Coleman*† .....Coleman	T. R. AUSTIN.
▲Colorado*† .....Mitchell	W. B. Crockett.
Columbia*† .....Brazoria	J. N. Shapard.
▲Columbus*† .....Colorado	GEORGE McCORMICK.
▲Comanche*† ..Comanche	L. B. Russell.
Commerce*† .....Hunt	T. W. Thompson.
▲Conroe*† .. Montgomery	T. E. Humphrey.
▲Cooper*† .....Delta	L. L. Wood.
▲Corpus Christi*† Nueces	DELMA & GIVENS.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Cotulla*† ..... La Salle	C. H. Mayfield.
Cresson*† ..... Hood	See Cleburne.
▲Crockett*† .....Houston	NUNN & NUNN.
▲Crowell* .....Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*† .... Morris	J. M. Moore.
▲Dallas*† ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*† .....Wise	R. E. CORSWELL.
DeKalb*† .....Bowie	W. W. Dillard.
Deleon*† .....Comanche	A. R. Pool.
▲Delrio*† .....Valverde	JOSEPH JONES.
Denison*† .....Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† .....Red River	See Clarksville.
▲Dickens* .....Dickens	See Plainview.
▲Dimmitt* .....Castro	S. Gaugh.
Dublin*† ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*† .... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† .....Eastland	D. G. Hunt.
▲Edna*† .....Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† ..... Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	J. WILSON BOYLE.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† .....Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Floresville*†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*†..... Kaufman	See Terrell.
▲Fort Davis*†... Jeff Davis	O. L. Price.
▲Fort Stockton* ..... Pecos	See Pecos.
▲Fort Worth*†.... Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*†.... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*●..... Navarro	B. H. Johnson.
▲Gail*..... Borden	See Snyder.
▲Gainesville*†. Galveston	STUART & BELL.
▲Galveston*†... Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*†..... Jackson	See Edna.
▲Garden City*.. Glasscock	See Midland.
Garland*†..... Dallas	See Dallas.
▲Gatesville*†..... Coryell	J. E. Walker.
▲Georgetown*†.. Will'son	COOPER SANSOM.
▲Giddings*†..... Lee	J. L. Rousseau.
▲Gilmer*†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*†..... Mills	E. B. ANDERSON.
▲Goliad*†..... Goliad	G. E. Pope.
▲Gonzales*†..... Gonzales	BURGESS & HOPKINS
▲Graham*●..... Young	Arnold & Arnold.
▲Granbury*†..... Hood	J. J. HINER.
Grandview*†.... Johnson	F. A. Arnold.
Granger*†... Williamson	J. W. Posey.
▲Greenville*†..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*†.. Limestone	Farrar, Williams & Farrar.
▲Groveton*†..... Trinity	Kenley & Stevenson.
▲Guthrie*..... King	See Benjamin.
▲Hallettsville*†.... Lavaca	PATTON & ELLIS.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell*..... Haskell	Foster & Scott.
Hearne*†..... Robertson	Bishop & Lane.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*†..... Waller	A. C. Tompkins.
▲Henderson*†..... Rusk	J. HARVEY TURNER.
▲Henrietta*†..... Clay	W. G. EUSTIS.
Hico*†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Rio Grande.
Higgins*†..... Lipscomb	E. C. Gray.
▲Hillsboro*†..... Hill	WEAR & MORROW.
Holland*†..... Bell	See Belton.
▲Hondo*†..... Medina	E. De Montel.
Honeygrove*†.... Fannin	G. W. Wells.
▲Houston*†..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*†..... Walker	McKINNEY & HILL.
Hutto*†..... Williamson	See Taylor.
Iowapark*†..... Wichita	Hinton Smith.
Italy*†..... Ellis	See Waxahachie.
Itasca*†..... Hill	M. S. Wood.
▲Jacksboro*●..... Jack	E. W. Nicholson.
Jacksonville*†. Cherokee	See Rusk.
▲Jasper*..... Jasper	W. W. BLAKE.
▲Jefferson*†..... Marion	R. R. TAYLOR.
Jewett*†..... Leon	See Centerville.
▲Johnson City*..... Blanco	N. T. Stubbs.
▲Junction*..... Kimble	Horace E. Williams.
▲Karnes City*†.... Karnes	J. C. GOODE.
▲Kaufman*†.... Kaufman	JAMES YOUNG.
Kemp*●..... Kaufman	See Kaufman.
Kerens*†..... Navarro	See Corsicana.
▲Kerrville*†..... Kerr	Garrett & Burney.
Killeen*†..... Bell	See Belton.
Kosse*†..... Limestone	See Groesbeck.
▲Kountze*†..... Hardin	W. W. DIES.
Kyle*●..... Hays	See San Marcos.
Ladonia*†..... Fannin	R. M. Rowland.
▲Lagrange*†..... Fayette	Lane & Lane.
▲Lampasas*†.... Lampasas	W. B. ABNEY.
Lancaster*†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*†..... Harris	See Houston.
▲Laredo*†..... Webb	DODD & MULLALLY.
Leander*†... Williamson	See Georgetown.
Leonard*†..... Fannin	Ross & Ross.
Lewisville*†..... Denton	See Denton.
▲Liberty*†..... Liberty	T. E. Branch.
▲Linden*..... Cass	J. S. Mills.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*†..... Polk	Hill & Hill.

Town and County.	Name.
▲Llano*†..... Llano	J. H. McLean.
▲Lockhart*†..... Caldwell	J. J. SHEPPARD.
▲Longview*†..... Gregg	Turner & McHaney.
Lorena*†..... McLennan	See Waco.
Lott*†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*†..... Angelina	Mantooth & Townsend.
Luling*†..... Caldwell	H. B. Story.
▲Madisonville*.... Madison	Dean & Dean.
Manor*†..... Travis	James M. Harris.
Mansfield*●..... Tarrant	W. D. House.
Marble Falls*†... Burnet	See Burnet.
▲Marfa*†..... Presidio	H. H. Kilpatrick.
▲Marlin*†..... Falls	MARTIN & EDDINS.
▲Marshall*†..... Harrison	T. P. Young.
▲Mason*†..... Mason	Runge & Crawford.
▲Matador*..... Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†..... Collin	JENKINS & McCLELLAN
▲Memphis*†..... Hall	C. R. Brice.
Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*†..... Bosque	Robertson & Robertson.
Merkel*†..... Taylor	See Abilene.
Mesquite*†..... Dallas	See Dallas.
Mexia*†..... Limestone	W. E. Doyle.
▲Miami*†..... Roberts	C. COFFEE.
▲Midland*†..... Midland	R. H. Zane.
Midlothian*†..... Ellis	J. H. Peebles.
Milford*†..... Ellis	H. N. C. Davis.
Mineola*†..... Wood	Cate & Bruce.
Mineralwells *†P"loPinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*†..... McLennan	John S. Patterson.
Morgan*†..... Bosque	See Meridian.
Moulton*†..... Lavaca	See Flatonia.
Mount Calm*†..... Hill	See Hillsboro.
▲Mt. Pleasant*†..... Titus	S. P. Pounders.
▲Mt. Vernon*†... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†..... Morris	See Daingerfield.
Navasota*†..... Grimes	G. W. L. CARR.
New Boston*†.... Bowie	R. M. Hubbard.
▲New Braunfels*†. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*†..... Montague	W. D. Hagler.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*†..... Ector	See Midland.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	HOLLAND, LINK & HOLLAND
Overton*†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Garland & Montgomery.
▲Palestine*†..... Anderson	B. H. GARDNER.
▲Palopinto*†.... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*†..... Carson	See Amarillo.
▲Paris*†..... Lamar	ALLEN & DOHONEY.
Parnell..... Roberts	See Canadian.
▲Pearsall*†..... Frio	R. W. Hudson.
▲Pecos*†..... Reeves	T. J. Hefner.
Pilotpoint*†..... Denton	John Collier.
▲Pittsburg*†..... Camp	W. R. HEATH.
▲Plainview*..... Hale	L. S. Kinder.
Plano*†..... Collin	R. T. Shelton.
▲Pleasanton*.... Atascosa	G. M. Martin.
Port Arthur*†. Jefferson	J. WILLIAMS.
▲Port Lavaca*†. Calhoun	W. Wilson.
▲Quanah*†..... Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*..... Stonewall	See Anson.
▲Refugio*..... Refugio	See Victoria.
▲Richmond*†.. Fort Bend	D. R. Pearson.
▲Rio Grande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby*..... Fisher	Crane & Yantis.
Rockdale*†..... Milam	N. H. Tracy.
Rockisland*†... Colorado	See Weimar.
▲Rockport*†..... Aransas	E. A. Stevens.
▲Rocksprings*... Edwards	Samuel Hough.
▲Rockwall*†.... Rockwall	W. B. Wade.
Rodgers*†..... Bell	See Belton.
Rosebud*†..... Falls	George W. Riddle.
Roundrock*†.. W'l'mson	R. R. Hyland.
Royse City*.... Rockwall	See Greenville.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†..... Cherokee	E. C. DICKINSON.
Saint Jo*†..... Montague	H. W. Hunt.
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*•†.....Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† .....Duval	FRANK FUILLE.
Sanger*•† .....Denton	See Denton.
▲San Marcos*•†.....Hays	W. G. Barber.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*•†.. Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•†.....Guadalupe	J. B. Dibrell.
▲Seymour*•†.....Baylor	Britain & Glasgow.
▲Sherman*•† .....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* .....Irion	See San Angelo.
Shiner*•† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*•†... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
Stamford.....Jones	G. M. SCARBOROUGH.
▲Stanton*•† .....Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* .... Sterling	W. F. Kellis.
Stockdale*•† .... Wilson	G. M. Clifton.
Strawn*•† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† ....Nolan	E. P. Woodruff.
▲Tascosa*•.....Oldham	See Amarillo.
Taylor*•† .... Williamson	FRANCIS HORACE WELCH.
Temple*•† .....Bell	BANKS & COCHRAN.
Terrell*•† .... Kaufman	William H. Allen.
Texarkana•† .....Bowie	WEBBER & WEBBER.
▲Texline*•† .....Dallam	See Clayton, N. M.
Thornton*•†...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*•† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview.
▲Tyler*•† .....Smith	CAIN & KNOX.
▲Uvalde*•† .....Uvalde	GARNER & LOVE.
Van Alstyne*•† ..Graysoa	E. J. Humphreys.
Velasco*•† .....Brazoria	Lewis R. Bryan.
▲Vernon*•† .....Wilbarger	Bonner & Mason.
▲Victoria*•† .....Victoria	C. F. CARSNER.
▲Waco*•† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† .....Waller	H. Paul George.
▲Wallisville* .... Chambers	See Liberty.
▲Waxahachie*•† .....Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Weimar*•† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† .....McLennan	E. Bodell.
▲Wharton*•† .....Wharton	G. P. DOUGHERTY.
Whitesboro*•† ..Grayson	J. K. Jamison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•† .....Hill	W. T. Moore.
Whitt*.....Parker	See Weatherford.
▲Wichita Falls*•† .Wichita	MONTGOMERY & HUGHES.
Wilispoint*•† ..Van Zandt	W. B. Wynne.
Winnsboro*•† ..... Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wortham*•† ....Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•†..... DeWitt	THOMAS SMOOT.
Yorktown*•†..... DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† ..Utah	See Provo City.
Ashley .....Uinta	See Vernal.
▲Beaver*•†.....Beaver	W. F. Knox.
▲Brigham*•†..... Boxelder	R. H. JONES.
Castledale*..... Emery	See Provo City.
▲Coalville*•† .....Summit	See Park City.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† .....Juab	R. N. C. Stott.
▲Farmington*•† .....Davis	Wilson & Willey.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction* .....Piute	See Beaver.
Kanab*† .....Kane	J. F. Brown.
Kaysville*†..... Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	P. Evans.
▲Loa*.....Wayne	See Beaver.
▲Logan*•† .....Cache	P. E. KEELER.
▲Manti*•†.....Sanpete	WM. D. LIVINGSTON.
Mercur*•†..... Tooele	See Tooele.
▲Moab*.....Grand	J. N. Corbin.
▲Monticello*.....San Juan	See Dolores, Colo.
▲Morgan*•† .....Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Ferdinand Ericksen.
▲Nephi*•† .....Juab	F. W. Chappell.
▲Ogden*•† .....Weber	N. J. HARRIS.
▲Panguitch*†.....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•†.....Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*•† .....Sevier	I. J. STEWART.
¶▲Salt Lake City*•†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•† .....Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† .....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield* .....Franklin	H. F. Brigham.
Barnet*•† .....Caledonia	C. A. Horsford.
Barre*•† .....Washington	GEORGE A. BRIGHAM.
Barton*•† .....Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•† Windham	Levant M. Read.
Belvidere•.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* .....Orange	See Chelsea.
Brandon*•† .....Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	WATERMAN & MARTIN.
Bristol*† .....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	CUSHMAN & SHERMAN.
Cambridge*•†....Lamoille	See Hyde Park.
Canaan*•†.....Essex	See Colebrook, N. H.
Castleton*•† .....Rutland	HENRY L. CLARK.
Cavendish*•† .... Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•† .... Orleans	See Newport.
East Burke* ... Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore.....Lamoille	See Hyde Park.
EnosburgF'ls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•† .....Franklin	Isaac N. Chase.
Fair Haven*•†....Rutland	R. C. Abell.
Felchville* .....Windsor	See Ludlow.
▲Guildhall†..... Essex	See St. Johnsbury.
Hardwick*•†... Caledonia	MELVIN G. MORSE.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*• .....Franklin	C. G. Austin.
▲Hyde Park*•†....Lamoille	F. H. McFARLAND.
Irasburg*† .....Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•†.... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell* .....Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† ..... Essex	See St. Johnsbury.
Lyndon*•†..... Caledonia	J. T. Gleason.
Lyndonville*•†. Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*• Bent'n	Fowler, Son & Co.
▲Middlebury*•† ....Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ...Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†.....Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthFownal*•†Ben'gton	T. E. Brownell.
North Troy*•†....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†.Washington	O. L. Hoyt.
Poultney*•† .....Rutland	Beaman & Platt.
Proctor*•† .....Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emery.
Randolph*•† .....Orange	J. D. Denison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .. ..Franklin	POWELL & POWELL.
Rockingham...Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•† .....Windsor	R. C. Dennison.
▲Rutland*•† .....Rutland	JOEL C. BAKER.
SouthRoyalton*•†Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	A. M. Allbe.
▲St. Albans*•†.....Franklin	HOGAN & HOGAN.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*† .....Orange	See Chelsea.
Swanton*•† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† .....Addison	Frank L. Fish.
Waitsfield* ..Washington	See Montpelier
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*•†Wi'ds'r	Wm. Batchelder.
Whittingham*† Windham	See Wilmington
Wilmington*•†..Windham	O. E. Butterfield.
Windsor*•† .....Windsor	J. C. Enright.
Winooski*•† .Chittenden	See Burlington.
Wolcott*•† .....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†. Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*•† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*•† .....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving.
Ashland*•† .....Hanover	STONEWALL J. DOSWELL.
Aylett* .....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†.Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*•† .....Clarke	A. Moore, Jr.
Big Stone Gap*•†.....Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†...Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rockl'g'm	See Harrisonburg.
Bristol*† .....Washington	See Bristol, Tenn
Buchanan*•† ...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*•†Rockbridge	C. B. GUYER.
Burkeville*•† ..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•† Alb'e'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†...Pittsylvania	See Danville.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*•† .....Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifton forge*•†Allegheny	George F. Anderson.
▲Clintwood*..... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†.. Alleghany	R. L. PARRISH.
Crewe*•†..... Nottoway	W. H. Maun
▲Culpeper*•†..... Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*•†...Pittsylvania	HENRY R. MILLER.
▲Denbigh*..... Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*•†Char'te	See Smithville.
Dumfries...Prince William	See Manassas.

Town and County.	Name.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*....Shenandoah	See Woodstock.
▲Emporia*•† . Greenesville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*.....Botetourt	E. V. Barley.
▲Floyd*..... Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†... Warren	O'Flaherty & Fulton.
▲Gate City*•†.....Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Tallaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Philip Barbour.
Graham*•† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague†.....Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*•†P'nce Wil'am	See Manassas.
Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*•†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon*.....Russell	H. A. Routh.
▲Leesburg*•†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†.Rockbridge	D. E. MOORE.
▲Louisa*•†.....Louisa	R. L. Gordon, Jr.
▲Lovingston*.....Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*•† .....Page	WALTON & BRO.
Lynchburg*•†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*.....Madison	Hay & Jeffries.
Manassas*•†Prince Wil'm	Sinclair & Lion.
Manchester*•† Chesterfi'd	C. L. Page.
▲Marion*•†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey*.....Highland	Charles P. Jones.
▲Montross*.Westmoreland	R. J. Washington.
Mt. Jackson*•†Shenand'ah	L. Triplett, Jr.
Newbern*.....Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†...Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
Parksley*•† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†....Lee	R. W. Pennington.
Petersburg*•†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*•† ..Tazewell	W. W. French.
▲Portsmouth*•†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†...Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*•Prin. Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	R. L. Gardner.
Richlands*•† ....Tazewell	H. C. Anderson.
¶▲Richmond*•†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Richmond *•†...Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount•†. Franklin	L. W. Anderson.
Rural Retreat•†...Wythe	See Wytheville.
▲Rustburg•†.... Campbell	Frank Nelson.
▲Salem•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville•†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'ttsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton•†.....Augusta	PATRICK & GORDON.
Strasburg•†. Shenandoah	Stickley & Stickley.
▲Stuart•†..... Patrick	P. Bouldin.
▲Suffolk•†..... Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry•†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock* ....Essex	Ware & Carter.
▲Tazewell•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall•† .....Newkent	R. T. Gregory.
Upperville* ..... Fauquier	See Warrenton.
VirginiaBeach•†Pr.Anne	See Norfolk.
▲Warm Springs•†.....Bath	John W. Stephenson.
▲Warrenton•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly•†..... Sussex	J. F. West.
Waynesboro•†.. Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point•†. K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg•†Ja'es C'y	N. L. Henley.
▲Winchester•†. Frederick	BARTON & BOYD.
Wingina•†.....Nelson	See Lovingston.
▲Wise•†.....Wise	O. M. Vicars.
▲Woodstock•† Shenand'h	Walton & Walton.
▲Wythevilleo•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen•†.... Chehalis	Irwin & Bridges.
Anacortes•†.....Skagit	H. D. Allison.
▲Asotin•† .....Asotin	George W. Bailey.
Ballard•† ..... King	See Seattle.
Blaine•† .....Whatcom	N. A. Cornish.
Castlerock•†....Cowlitz	G. W. Rowan.
▲Cathlamet*. Wahkiakum	J. B. Polwarth.
Centralia•† .....Lewis	J. R. BUXTON.
▲Chehalis•† ..... Lewis	J. E. WILLIS.
Chelan*..... Chelan	See Waterville.
Cheney•† .....Spokane	John I. Melville.
▲Colfax•† .....Whitman	C. M. WYMAN.
Colton•† ..... Whitman	See Colfax.
▲Colville•†.....Stevens	C. A. Mantz.
▲Conconully*...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport•† ....Lincoln	H. A. P. Meyers.
▲Dayton•† .....Columbia	EDMISTON & MILLER.
Elberton•† ....Whitman	See Colfax.
▲Ellensburg•† ....Kittitas	KAUFFMAN & FROST.
Elma•† .....Chehalis	E. L. Minard.
▲Everett•† .....Snohomish	BLACK & EDWARDS.
Fairhaven•†....Whatcom	Kerr & McCord.
Farmington•† . Whitman	See Colfax.
▲Friday Harbor•†San Juan	J. A. Gould.
Garfield•†.....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton•†.....Skagit	I. E. Shrauger.
Harrington•†.....Lincoln	See Davenport.
Hoquiam•† .....Chehalis	C. W. Hodgdon.
Issaquah•† .....King	See Seattle.
▲Kalama•†.....Cowlitz	S. M. Heath.
Kelso•†.....Cowlitz	J. F. Van Name.
Kettle Falls•† .....Stevens	See Colville.
Laconner•†..... Skagit	J. L. Corrigan.
Latah•† .....Spokane	John L. Dirks.
Marysville•† .Snohomish	See Everett.
▲Montesano•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon•†.....Skagit	H. A. McLEAN.
▲New Whatcom•†What'm	O. P. BROWN.
Northport•†..... Stevens	D. H. Carey.
▲North Yakima•†Yakima	WHITSON & PARKER.
Oakesdale•† ....Whitman	R. H. HUTCHINSON.
¶▲Olympia•†.....Thurston	CAMPBELL & DE FILIPPO.
Orting•†.....Pierce	See Tacoma.
Palouse•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy•† .....Garfield	S. G. Cosgrove.
▲Port Angeles•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend•† Jeffe'n	W. W. FELGER.
Pullman•† .....Whitman	W. H. Harvey.
Puyallup•† .....Pierce	H. G. Rowland.
Reardan•† .....Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville•†.....Adams	W. W. ZENT.
Rockford•† .... Spokane	A. K. Clark.
Rosalia•† .....Whitman	See Oakesdale.
▲Seattle•†.....King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo•†.....Skagit	J. Henry Smith.
▲Shelton....•*..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish•† Snohomish	J. W. Miller.
▲South Bend•†.....Pacific	HEWEN & STRATTON.
▲Spokane•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa•†.....Whitman	George N. Smith.
Uniontown•†.. Whitman	See Lewiston, Idaho.
▲Vancouver•†.....Clarke	W. B. DANIELS.
Waitsburg•† Walla Walla	See Walla Walla.
▼Walla Walla•† W'la W'la	T. P. & C. C. GOSE.
Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee•†..... Chelan	Kirk & Whited.
▲Wilbur•†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	THURMOND & WOODDELL.
Alderson•†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood•†..... Marshall	See Wheeling.
▲Berkeley Sp'gs•† Morgan	J. HAMMOND SILER.
Beverly•*.....Randolph	E. D. Talbott.
Bluefield•†..... Mercer	HERBERT B. HAWES.
Bramwell•†..... Mercer	E. C. MARSHALL.
▲Buckhannon•†... Upshur	G. M. FLEMING.
Cairo•†..... Ritchie	J. Newman.
Cameron•†..... Marshall	J. W. Yoho.
Ceredo•†.....Wayne	See Huntington.
¶▲Charleston•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown•†..Jefferson	JOSEPH TRAPNELL.
▲Clarksburg•†... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis•†..... Tucker	C. O. Strieby.
▲Elizabeth•*..... Wirt	Beard & Copin.
Elkhorn•†.....McDowell	See Welch.
Elkins•†.....Randolph	C. H. Daily.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Fairmont*† ..... Marion	E. F. HARTLEY
▲Fayetteville* ..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*• ..... Grant	See Petersburg.
▲Grafton*†..... Taylor	JOHN L. HECHMER.
▲Grantsville* ..... Calhoun	S. P. BELL.
Guyandotte*• ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper'sFerry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*† ..... Summers	BOGGESS & BOGGESS.
Huntersville*. Pocahontas	H .S. Rucker.
▲Huntington*† ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Kipley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
Keyser*†..... Mineral	W. C. CLAYTON.
Keystone*†... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*† .... Marion	C. A. Snodgrass.
▲Marlinton*... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*†.. Fayette	See Fayetteville.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*†. Monongalia	COX & BAKER.
▲Moundsville*†.. Marshall	Meighen & Oldham.
▲NewCumberland*•Han'k	J. R. Donehoo.
▲New Martinsville*•W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*• ..... Tucker	W. B. Maxwell.
Pennsboro*†..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*†..... Barbour	Dayton & Dayton.
Piedmont*† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*†.. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*†.. Jackson	N. C. Prickett.
▲Ripley*• ..... Jackson	WARREN MILLER.
▲Romney*• ..... Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† ..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*† .... Harrison	George F. Randall.
Sistersville*† ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*• ..... Roane	WALTER PENDLETON.
St. Albans*† .... Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*† ..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*† ..... Braxton	B. P. & V. B. HALL.
Terra Alta*† .... Preston	O. C. Crane.
Thomas*† ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*† ..... Wayne	Chapman Adkins.
Webster*• ..... Taylor	W. M. Werkman.
▲Welch*† ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*† ..... Brooke	JOHN C. PALMER, SR.
▲Weston*† ..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*† ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee ..... Kewaunee	See Algoma.
Albany*† ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*†..... Buffalo	Robert Lees.
Amery*† ..... Polk	W. T. Kennedy.
Amherst*† ..... Portage	A. J. Smith.
▲Antigo*† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*†.. Outagamie	EDWARD G. JONES.
Arcadia*† .. Trempealeau	RICHMOND & RICHMOND.
Arena*† ..... Iowa	W. M. Abbott.
Argyle*† ..... Lafayette	See Darlington. *
▲Ashland*†..... Ashland	DILLON & COLIGNON.
Augusta*† .... Eau Claire	E. M. Bradford.
Baldwin*† ..... St. Croix	Henry Anderson.
Bangor*† ..... LaCrosse	See LaCrosse.
▲Baraboo*† ..... Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*† ..... Barron	Coe Bros.
Bayfield*† ..... Bayfield	W. W. Downs.
Beaverdam*† ..... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*† ..... Rock	F. CLEARY.
Benton*† ..... Lafayette	See Darlington.
Berlin*† ..... Green Lake	PERRY NISKERN.
Black Earth*† ..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† .... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*† .... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*† ..... Grant	WILLIAM E. HOWE.
Brandon*†.. Fond du Lac	David Whitton.
Brillion*† ..... Calumet	S. H. Barnard.
Brodhead*† ..... Green	Burr Sprague.
Burlington*† ..... Racine	E. E. MILLS.
Butternut*† ..... Ashland	Foster & Mars.
Cadott*† ..... Chippewa	F. E. Watson.
Cambria*† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*† ..... Monroe	See Viroqua.
Cassville*† ..... Grant	D. W. Clark.
Cedarburg*† .... Ozaukee	J. F. Trottman.
Centralia*† ..... Wood	H. WIPPERMAN.
▲Chilton*† ..... Calumet	J. E. McMullen.
▲ChippewaFalls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† ..... Rock	See Beloit.
Clintonville*† .. Waupaca	F. M. Guernsey.
Colfax*† ..... Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*† ..... Grant	S. E. Smalley.
Cumberland*† .... Barron	H. S. Comstock.
Darlen*† ..... Walworth	See Elkhorn.
▲Darlington*† Lafayette	ORTON & OSBORN.
▲Dartford *•...Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*† ..... Walworth	D. B. Barnes.
Depere*† ..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	A. JENKS.
Dorchester*† ..... Clark	See Marshfield.
▲Durand*† ..... Pepin	W. E. Plummer.
▲Eagle River*† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*†..Eau Claire	A. H. SHOEMAKER.
Edgerton*† ..... Rock	J. P. Towne.
Edmund*† ..... Iowa	See Dodgeville.
▲Elkhorn*† ..... Walworth	LYON & NORTON.
▲Ellsworth*† ..... Pierce	A. Combacker.
Elroy*† ..... Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† ..... Florence	Max Sells.
▲Fond du Lac*†Fond du L'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	A. M. WEBB.
Ft. Howard*† ..... Brown	Sheridan & Evans.
Fountain City*† .. Buffalo	Martin Fugina.
Foxlake*† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Gilldden*† ..... Ashland	See Ashland.
▲Grand Rapids*† .... Wood	H. WIPPERMAN.
▲Grantsburg*† .... Burnett	S. F. Grover.
▲Green Bay*† ..... Brown	FRANK H. SUFFEL.
Greenwood*• ..... Clark	See Marshfield.
Hammond*† .... St. Croix	See Baldwin.
Hancock*† .... Waushara	See Plainfield.
Hartford*†.. Washington	H. K. Butterfield.
Hartland*† .... Waukesha	H. W. Goodwin.
▲Hayward*† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† ..... St. Croix	BAKER & HAVEN.
▲Hurley*† ..... Iron	A. L. Ruggles.
Independence*† Tr'mp'lu	See Arcadia.
Iola*• ..... Waupaca	H. J. Siverson.
Iron River*† .... Bayfield	T. B. Walsh.
▲Janesville*† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† ..... Jefferson	R. B. KIRKLAND.
Johnson Creek*†. Jeff's'n	See Watertown.
▲Juneau*† ..... Dodge	George W. Sloan.
Kankauna*†.. Outagamie	John Bruemmer.
▲Kenosha*† ..... Kenosha	ALBERT E. BUCKMASTER.
▲Kewaunee*†.. Kewaunee	JOHN WATTAWA.
Kiel*† ..... Manitowoc	See Chilton.
Kilbourn*† ..... Columbia	Thomas B. Coon.
▲La Crosse*† .... La Crosse	MILLER & WOLFE.
Lafarge*• ..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lakemills*† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Lake Nebagamon*†D'glas	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*† .....Columbia	S. H. Watson.
Loyal*.....Clark	D. V. Richardson.
¶▲Madison*†* .....Dane	OLIN & BUTLER.
Malden Rock*† .... Pierce	A. Cook.
Manawa*†.....Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*†....Marinette	J. B. FAIRCHILD.
Marion*†.....Waupaca	J. H. SPENGLER.
Markesan*†. Green Lake	G. T. Thorne.
Marshfield*†.....Wood	W. A. & E. C. PORS.
▲Mauston*† .....Juneau	H. W. Barney.
Mayville*† .....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	See Madison.
▲Medford*† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*†.... Winnebago	J. C. KERWIN.
▲Menomonie*†.....Dunn	C. E. FREEMAN.
▲Merrill*†.....Lincoln	CURTIS & REID.
Merrillan*† .....Jackson	Homer C. Clark.
Milton*† ..... Rock	E. P. Clarke.
Milton Junction*† . Rock	Will H. Gates.
▲Milwaukee*† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank. The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*†.....Iowa	SPENSLEY & McILHON.
Minocqua*†..... Vilas	See Rhinelander.
Mondovi*† .....Buffalo	L. G. Gilman.
▲Monroe*†.....Green	P. J. CLAWSON.
▲Montello*†.....Marquette	John Barry.
Montfort*†.....Grant	See Lancaster.
Monticello*† .....Green	See Brodhead.
Mount Horeb*†.....Dane	See Madison.
Mukwonago*†Waukesha	Ferd. R. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Necedah*†.....Juneau	Charles E. Babcock.
Neenah*† .... Winnebago	J. C. KERWIN.
▲Neillsville*† ..... Clark	CHARLES F. GROW.
New Glarus*†..... Green	T. C. Hefty.
New Lisbon*†.....Juneau	J. J. Hughes.
New London*†. Waupaca	OLIVER H. DAY.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse†La Crosse	See La Crosse.
Oakfield*†...Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	W. H. Webster.
Omro*†..... Winnebago	Bert. Coffman.
▲Osceola*†..... Polk	Charles H. Oakey.
▲Oshkosh*† .. Winnebago	DAVIDSON & WILDE.
Osseo*†.... Trempealeau	See Augusta.
Palmyra*†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*†.....Price	M. BARRY.
Plainfield*†... Waushara	Angels & Corrigan.
Platteville*†..... Grant	J. W. Murphy.
Plymouth*†...Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	E. S. BAKER.
▲Port Washington*†Ozaukee	W. M. Foster.
Poynette*†.... Columbia	See Portage.
▲Prairie du Chein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*†.... Sauk	J. S. Tripp.
Prescott*†.....Pierce	J. B. White.
Princeton*†. Green Lake	F. E. Clark.
▲Racine*†..... Racine	PALMER & GITTINGS.
Randolph*†.....Dodge	R. D. Calkins.
Readstown*▪ .....Vernon	See Viroqua.
Reedsburg*†. .....Sauk	PATRICK DALY.
Reeseville*†.....Dodge	Edward J. Devney.
Rewey*†..... Iowa	See Mineral Point.
▲Rhinelander*†† .... Oneida	PAUL BROWNE.
Rice Lake*†.....Barron	K. E. RASMUSSEN.
▲Richland Center*†Richl'd	W. S. McCORKLE.
Ripon*†.... Fond du Lac	ROY REED.
River Falls*†..... Pierce	F. M. White.
Sauk City*†.....Sauk	I. B. Quimby.
Seymour*†....Outagamie	F. M. Wilcox.
Sharon*†.....Walworth	See Elkhorn.

Town and County.	Name.
▲Shawano*†.....Shawano	M. J. Wallrich.
▲Sheboygan*†.Sheboygan	EDWARD VOIGT.
Sheboygan Falls*†Sh'gan	See Sheboygan.
▲Shell Lake*†...Washburn	L. H. Mead.
Shullsburg*†... Lafayette	J. B. Simpson.
Soldiers Grove*†Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*†..... Monroe	MORROW & MASTERS.
Springgreen*†.....Sauk	T. W. King.
Springvalley*†.... Pierce	See Ellsworth.
Stanley*†.....Chippewa	C. B. Culbertson.
St. Croix Falls*†.... Polk	MONS P. JERDEE.
▲Stevens Point*†. Portage	ATWOOD & GROELLE.
Stoughton*†.....Dane	J. M. Clancey.
▲Sturgeon Bay*†.... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*†.....Douglas	GEORGE B. HUDNALL.
Thorp*† .....Clark	George B. Parkhill.
Tomah*†.....Monroe	W. B. Naylor, Jr.
Tomahawk*†.... Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.
Unionogrove*†.... Racine	Waller & Gittings.
Viola*..... Richland	See Richland Center.
▲Viroqua*†.....Vernon	SMITH & GRIFFIN.
▲Washburn*†.....Bayfield	E. C. ALVORD.
Waterloo*†.... Jefferson	H. T. AMES.
Watertown*† . Jefferson	WM. H. WOODARD.
▲Waukesha*†...Waukesha	V. H. TICHENOR.
▲Waupaca*†.... Waupaca	IRVING P. LORD.
Waupun*†...Fond du Lac	C. E. Hooker.
▲Wausau*†..... Marathon	RYAN, HURLEY & JONES.
▲Wautoma*.....Waushara	Angels & Corrigan.
▲Westbend*†. Washington	BARNEY & KUECHENMEISTER.
Westby*†.....Vernon	See Viroqua.
Westfield*†....Marquette	See Portage.
West Salem*†. La Crosse	See La Crosse.
West Superior*† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*†. Waupaca	A. S. Hutchinson.
▲Whitehall*† Tr'mpealeau	See Arcadia.
Whitewater*†. Walworth	JAMES G. KESTOL.
Wilton*†.....Monroe	See Sparta.
Winneconne*† Win'bago	J. D. Rush.
Wittenberg*†... Shawano	Goodrick & Goodrick.
Wonewoc*†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*† .....Carbon	See Rawlins.
▲Casper*†..... Natrona	E. D. Norton.
¶▲Cheyenne*†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*†.....Converse	Charles F. Maurer.
▲Evanston*†..... Uinta	HAMM & ARNOLD.
▲Green River*†Sw'twater	See Rock Springs.
Kemmerer*†..... Uinta	H. E. CHRISTMAS.
▲Lander*† ..... Fremont	James S. Vidal.
▲Laramie*†..... Albany	JOHN H. SYMONS.
Lusk*†..... Converse	D. E. Goddard.
▲Newcastle*†..... Weston	David A. Fakler.
▲Rawlins*†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*†Sw'tw'tr	T. S. TALIAFERRO, Jr.
Saratoga*†.....Carbon	J. J. Brown.
▲Sheridan*†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Basin.
Wheatland*†.... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*.....Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*†Yale & Caraboo	See Revelstoke.
Grand Forks*.....Yale	HANNINGTON & MORRISON
Greenwood*.....Yale	I. H. Hallett.
Kamloops*†.....Yale	W. H. Whittaker.
Kaslo*† .....Kootenay	McAnn & Mackay.
Nakusp*† ..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ▪ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*•†.....Nanaimo	BARKER & POTTS.
Nelson*•†.....Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*•† . Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*•†..... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmon..... Kootenay	See Nelson.
Sandon*•† .....Kootenay	Frank L. Christie.
Slocan .....Kootenay	F. S. Andrews.
Trail*•†.....Kootenay	See Nelson.
Vancouver*•† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*•†.....Yale	FRED BILLINGS.
Victoria*•†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burne.

MANITOBA.

Altona*•†..... Lisgar	See Winnipeg.
Birtle*•† ..... Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•† ....Lisgar	F. A. Brown.
Cartwright*•† .....Lisgar	See Pilot Mound.
Crystal City*•†..... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†..... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt'n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•† ..Macdonald	D. Smith.
Glenboro*•†.. Macdonald	F. H. Mitchell.
Gretna*•† .....Lisgar	Harvey T. Maulson.
Hamiota•† ..... Marquette	M. B. Jackson.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† ....Macdonald	H. L. Riscon.
Killarney*•† .....Lisgar	A. G. Hay.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Melita*•† .....Brandon	J. L. Crerar.
Miami*•† .....Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•† .....Lisgar	H. L. Lemon.
Morris*•† ....Provencher	See Emerson.
Neepawa*•†...Macdonald	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†.Macd'n'ld	W. A. Donald.
Plum Coulee*•†....Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† . Marquette	R. A. Nelles.
Russell*•† .....Marquette	See Rapid City.
Selkirk*†.....Selkirk	John O Reilly.
Shoal Lake*•†.Marquette	James MacDonald.
Souris*•†.....Brandon	J. A. Taylor.
Stonewall*•† .....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*•† .....Norfolk	See Winnipeg.
Virden*•†..... Brandon	Goulter & Singer.
Wawanesa*•†.... Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*†.....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†..Victoria	John M. Stevens.
Fredericton*•†.....York	ARTHUR R. SLIPP.
Grand Falls*•†.. Victoria	See Edmundston.
Hartland*•†.....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*†..... Kent	See St. John.
Moncton*•† .Westmorel'd	R. W. HEWSON.
New Castle*•† .N'thuml'd	E. P. WILLISTON.
Sackville*•†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*•† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*†.... Sas'k'h'n	See Prince Albert.
Calgary*•†.....Alberta	J. A. BANGS.
Dawson City .....Alberta	C. N. Woodworth.
Edmonton*•†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*•† .....Assiniboia	W. Peel.
Indian Head*•† Assiniboia	T. W. Jackson.
Lethbridge*•†.....Alberta	C. I. P. Conybeare.
McLeod*•† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*•†Assinib'a	C. R. Mitchell.
Moose Jaw*•† ..Assiniboia	William Grayson.
Moosomin*•†...Assiniboia	White, Elwood & Gwillen.
Pincher Creek*•† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*...Assiniboia	A. D. Dickson.
Qu Appelle Stn*•† Assin'ia	A. D. Dickson.
Regina*•† .....Assiniboia	HAMILTON & JONES.
So.Edmonton*• ..Alberta	A. C. Rutherford.
Wapella*•† .....Assiniboia	See Regina.
Whitewood*•† Assiniboia	See Regina.
Wolseley*•† ...Assiniboia	Levi Thomson.
Yorkton*•†....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*•†..Cumberland	TOWNSEND & ROGERS.
Annapolis*•† ..Annapolis	Fred W. Harris.
Antigonish*•† Antigonish	J. A. WALL.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*•†..... Digby	Jones & Nichols.
Berwick*•†.....Kings	See Kentville.
Bridgetown*•†.Annapolis	O. T. Daniels.
Bridgewater*•†.Lunenb'g	H. T. Ross.
Canning*•† .....Kings	See Kentville.
Canso*†.....Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*•†.... Halifax	See Halifax.
Digby*•†.....Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*•† .....Halifax	ALFRED WHITMAN.
Kentville*•† ..... Kings	W. P. Shaffner.
Lawrencetown*†. Halifax	See Annapolis.
Liverpool*†..... Queens	John George Pyke.
Lockeport*†...Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*•† Lunenburg	Charles W. Lane.
Mabou..... Inverness	See Port Hood.
Maitland*†.....Hants	See Truro.
Middleton*•†...Annapolis	W. G. Parsons.
New Glasgow*•†.. Pictou	Fraser, Jennison & Graham.
North Sydney*•†C.Breton	Murray & MacKenzie.
Oxford*•† ...Cumberland	C. H. Onley.
Parrsboro*•† Cumberland	H. W. McKenna.
Pictou*•† .....Pictou	E. M. MAC DONALD.
PortHawkesb'y*†Invern'a	George O. Forsyth.
Port Hood*† ....Inverness	Samuel Macdonnell.
Shelburne*†.....Shelburne	John Hood.
Sherbrooke*†... Guysboro	See Guysborough.
Shubenacadie*•† ...Hants	A. Kirkpatrick.
Springhill*• .Cumberland	A. W. Foster.
Stellarton*•†.....Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*† ...Cape Breton	WM. A. G. HILL.
Truro*•†.....Colchester	Hugh MacKenzie.
Westville*•† ..... Pictou	See Pictou.
Weymouth*•† .....Digby	J. A. Grierson.
Windsor*•† ..... Hants	E. J. MORSE.
Wolfville*•†.....Kings	E. Sidney Crawley.
Yarmouth*•† . Yarmouth	E. H. ARMSTRONG.

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ONTARIO.

Town and County.	Name.
Acton*† .....Halton	W. A. McLean.
Ailsa Craig*† .Middlesex	See St. Marys.
Alexandria*† .Glengarry	A. L. Smith.
Alliston*† .....Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ... Lambton	Hannah & Burnham.
Amherstburg*† ....Essex	F. A. Hough.
Arkona*† .....Lambton	See Watford.
Arnprior*† .....Renfrew	Dulmage & Burwash.
Arthur*† .....Wellington	M. M. McMartin.
Athens*† .....Leeds	W. A. Lewis.
Atwood*† ..... Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*† .. Stormont	See Cornwall.
Aylmer*† .....Elgin	Miller & Backhouse.
Ayr*† .....Waterloo	See Galt.
Barrie*† .....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† .... Lincoln	See Hamilton.
Beaverton*† .....Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*† .....Hastings	F. E. O'FLYNN.
Berlin*† .....Waterloo	A. Miller.
Blenheim*† ..... Kent	R. L. Gosnell.
Blyth*† .....Huron	A. S. Dickson.
Bolton*† .....Peel	A. A. Miller.
Bothwell*† ..... Kent	George L. Taylor.
Bowmanville*† .Durham	J. Keith Galbraith.
Bracebridge*† ..Muskoka	Mahaffy & Ashworth.
Bradford*† .....Simcoe	Mark Scanlon.
Brampton*† ..... Peel	R. H. Pringle.
Brantford*† ..... Brant	BAIRD & HENDERSON.
Brigden*† .....Lambton	See Sarnia.
Brighton*† .No'umberl'd	J. W. Gordon.
Brockville*† ..... Leeds	WOOD & STEWART.
Brussels*† .....Huron	G. F. Blair.
Burford*† ..... Brant	See Brantford.
Burks Falls*† ..Muskoka	Stephen T. Evans.
Burlington*† .....Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† ...Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† .....Haldimand	Colter & Goodman.
Chatham*† .....Kent	WILSON, KERR & PIKE.
Chatsworth*† ..... Grey	See Owen Sound.
Chesley*† ..... Bruce	H. O. Langley.
Chesterville*† .. Dundas	W. B. Lawson.
Chippawa*† .... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*† .... Wellington	See Harriston.
Clinton*† .....Huron	W. Brydon.
Cobourg*† N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*†a.....Simcoe	J. Brooks Waldi.
Collingwood*† ... Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*† .... Simcoe	See Alliston.
Cornwall*† .... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*† ..... Simcoe	See Barrie.
Dashwood*..... Huron	R. H. Collins.
Delhi*† ..... Norfolk	See Simcoe.
Deseronto*† ... Hastings	George R. Deroche.
Drayton*† ... Wellington	A. S. Lown.
Dresden*† ..... Kent	J. W. Sharpe.
Drumbo*† .....Oxford	See Brantford.
Dundalk*† ..... Grey	I. B. Lucas.
Dundas*† ... Wentworth	T. H. A. BEGUE.
Dunnville*† .. Haldimand	W. D. Swayze.
Durham*† ..... Grey	J. P. Telford.
Dutton*† ..... Elgin	C. St. Clair Leitch.
Eganville*† .... Renfrew	W. Lawson.
Elmira*† ..... Waterloo	See Berlin.
Elmvale*† ..... Simcoe	W. F. W. Lent.
Elora*† ..... Wellington	Henry Wissler.
Embro*† .....Oxford	See Woodstock.
Erin*† ..... Wellington	See Fergus.
Essex*† .....Essex	E. A. Wisner.
Exeter*† .....Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† .....Wellington	N. M. Monro.
Fisherton*† .....Grey	Lucas & Wright.
Florence*† .... Lambton	See Bothwell.
Fordwich*† .....Huron	See Blyth.
Forest*† .....Lambton	Wm. J. Porte.
Fort Frances Rainy R'er	See Rat Portage.
Fort William*† ..Algoma	W. A. MATHESON.
Galt*† .....Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*† ..... Halton	G. S. Goodwillie.
Glencoe*† .....Middlesex	Stuart, Stuart & Ross.
Goderich*† .....Huron	PHILIP HOLT, *Q. C.*
Gore Bay*.....Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† ..... Lincoln	See Hamilton.
Guelph*† .....Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† .. Wentworth	CARSCALLEN & CAHILL.
Hanover*† .....Grey	See Durham.
Harriston*† .. Wellington	A. G. Campbell.
Harrow*† ..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† .. Prescott	O'BRIAN & HALL.
Hensall*† .....Huron	H. J. D. Corkle.
Hespeler*† ..... Waterloo	See Berlin.
Highgate*† ..... Kent	See St. Thomas.
Huntsville*† ... Muskoka	O. M. Arnold.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*† .....Lambton	See Sarnia.
Iroquois*† ..... Dundas	A. E. Overell.
Jarvis*† .....Haldimand	C. E. Bourne.
Keewatin*† ... R'ny R. D.	H. A. Langford.
Kemptville*† .. Grenville	T. K. Allen.
Kincardine*† .....Bruce	W. C. Loscombe.
Kingston*† ... Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*† ... Peterboro	O. A. Langley.
Lanark*† .....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*† ..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON
Listowel*† ..... Perth	F. R. Blewett.
London*† ..... Middlesex	CRONYN & BETTS.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*† .....Bruce	P. V. Malcomson.
Lynden*† ..... Wentworth	William T. Henderson
Madoc*† ..... Hastings	Wm. Cross.
Markdale*† .....Grey	P. McCullough.
Markham*† ..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† .....Grey	C. T. Sutherland.
Merlin*† ..... Kent	See Blenheim.
Merrickville*† Grenville	A. E. Baker.
Midland*† ..... Simcoe	John Rowe.
Mildmay*† .....Bruce	See Walkerton.
Millbrook*† .... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*† .....Perth	See Listowel.
Mitchell*† .....Perth	Dent & Thompson.
Morrisburg*† .... Dundas	J. P. Whitney.
Mount Forest*† . Wel'ton	R. O. Kilgour.
Napanee*† .....Lennox	WILSON & WILSON.
Newcastle*† .... Durham	E. H. McLean.
New Hamburg*† . W'r'l'o	William Millar.
New Market*† ..... York	T. J. Robertson.
Niagara Falls*† . Welland	F. W. HILL.
North Bay*† ... Nipissing	BROWNING & SENKLER.
Norwich*† ..... Oxford	T. Brown.
Norwood*† ....Peterboro	W. A. F. Campbell.
Oakville*† ..... Halton	D. O. Cameron.
Oil Springs*† ...Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*† ..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*† ..... Carleton	BISHOP & SMITH.
Otterville*† ..... Oxford	See Woodstock.
Owen Sound*† .....Grey	Kilbourn & Kilbourn
Paisley*† ..... Bruce	Hector C. Cowan.
Pakenham*† ..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*† .....Brant	Gordon J. Smith.
Parkdale*† ..... York	John Douglas.
Parkhill*† .... Middlesex	E. Goodman.
Parry Sound*† McDoug'll	Pirie & Stone.
Pembroke*† ....Renfrew	J. H. Burritt.
Penetanguishene*† Simc'e	A. B. Thompson.
Perth*† .....Lanark	Hall & Hall.
Peterboro*† ...Peterboro	HALL & HAYES.
Petrolia*† .....Lambton	Moncruff & Gansby.
Pickering*† .....Ontario	Dow & McGilloray.
Picton*† . Prince Edward	G. O. Alcorn.
Pt. Arthur*† Th'r Bay Dis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*† .....Bruce	C. Dalrymple.
Port Hope*† .....Durham	H. A. WARD.
Port Perry*† .....Ontario	H. L. Ebbels.
Port Rowan*† ...Norfolk	See Simcoe.
Prescott*† .....Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
Rat Portage*† Rainy R. Dis	Langford & Moran.
Renfrew*† .....Renfrew	Craig & Wilson.
Richmond Hill*† .... York	A. G. J. Lawrence.
Ridgetown*† .....Kent	W. E. Gundy.
Ripley*† ..... Bruce	F. L. Pearson.
Rodney*† .....Elgin	H. Falconer Jell.
Sarnia*† .....Lambton	GURD & KITTERMASTER.
Sault Ste. Marie*† Alg'ah.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*† ..... Huron	R. S. Hays.
Shelburne*† .....Dufferin	G. M. Vance.
Simcoe*† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*† ...Lanark	Lavell & Farrell.
Southampton*† ....Bruce	See Port Elgin.

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▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Springfield*▲† .....Elgin	See Toronto.
Stayner*▲† .....Simcoe	Hood & Sullivan.
St. Catharines*▲† .Lincoln	COLLIER & YALE.
St. George*▲† .....Brant	See Paris.
Stirling*▲† .....Hastings	See Belleville.
St. Marys*▲† .....Perth	E. W. Harding.
Stouffville*▲† .....York	JAMES McCULLOUGH
Stratford*▲† .....Perth	IDINGTON & ROBERTSON.
Strathroy*▲† ....Middlesex	J. Folinsbee.
St. Thomas*▲† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*▲†Nipiss'g	Harry D. Leask.
Sudbury*▲† .....Nipissing	J. Fowler
Sunderland*▲† ....Ontario	T. W. Chapple.
Tara*▲† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*▲† .....Bruce	J. J. Stephens.
Thamesville*▲† .....Kent	See Chatham.
Thedford*▲† .... Lambton	See Sarnia.
Thessalon*▲† .... Algoma	See Sault Ste. Marie.
Thornbury*▲† .....Grey	Wilson & Dyre.
Thorold*▲† ....Welland	COLLIER & BURSON.
Tilbury*▲† .....Kent	D. A. McDonald.
Tilsonburg*▲† .....Oxford	J. CARRUTHERS.
Toronto*▲† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*▲†Y'rk	J. A. J. Andrews.
Tottenham*▲† .....Simcoe	Hood, Jacks & Frazer.
Trenton*▲† .....Hastings	A. Forbes.
Tweed*▲† .....Hastings	C. W. Craig.
Unionville*▲† .....York	See Toronto.
Uxbridge*▲† .....Ontario	S. S. SHARPE.
Vankleek Hill*▲† Prescott	F. W. Thistlewaite.
Walkerton*▲† ..... Bruce	A. Collins.
Walkerville*▲† .....Essex	C. H. Robinson.
Wallaceburg*▲† .... Kent	Frazer & Jackson.
Waterford*▲† .....Norfolk	W. B. Wilkinson.
Waterloo*▲† .....Waterloo	William Reade.
Watford*▲† .....Lambton	Alexander Saunders.
Welland*▲† .....Welland	Raymond & Cohoe.
Westport*▲† .....Leeds	See Brockville.
Wheatley*▲† .....Kent	See Leamington.
Whitby*▲† .....Ontario	G. Y. Smith.
Wiarton*▲† .....Bruce	W. J. Ferguson.
Winchester*▲† .....Dundas	GEORGE L. HART.
Windsor*▲† .....Essex	CLEARY & SUTHERLAND.
Wingham*▲† .....Huron	J. A. Morton.
Woodbridge*▲† .....York	See Toronto.
Woodstock*▲† .....Oxford	W. T. McMULLEN.
Woodville*▲† .....Victoria	See Lindsay.
Wyoming*▲† .....Lambton	See Sarnia.
Yarker*▲† .....Addington	See Napanee.
Zurich*▲† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*▲† .....Prince	See Summerside.
Charlottetown*▲† Queens	M. & D. C. McLEOD.
Montague Bridge*▲† Kings	See Charlottetown.
Souris*▲† ..... Kings	See Charlottetown.
Summerside*▲† .... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*▲† Beauh'ois	Thomas Brossoit.
Bedford*▲† .... Missisquoi	H. Butler.
Berthier en Haut*▲Berth'r	V. Allard.
Buckingham*▲† ... Ottawa	F. A. Beaudry.
Chambly*▲† ..... Chambly	P. B. Benoit.
Chicoutimi*▲† Chicoutimi	L. G. Belley.
Coaticook*▲† ... Stanstead	G. H. St. Pierre.
Cookshire*▲† ... Compton	L. E. Charbonnell.
Cowansville*▲† Missisquoi	J. C. McCorkill.
Danville*▲† .... Richmond	See Richmond.
Farnham*▲† ... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*▲† ..... Shefford	See Cowansville.
Grand Mere ..... Joliette	See Joliette.
Henryville ..... Iberville	See St. Johns.
Hochelaga*▲† .. Hochelaga	See Montreal.
Hull*▲† ..... Ottawa	C. B. MAJOR.
Huntingdon*▲† .Hunt'don	A. E. Mitchell.
Iberville*▲† .....Iberville	See St. Johns.
Joliette*▲† .....Joliette	J. M. Tellier.
Knowlton*▲† .....Brome	J. E. Fay.
Lake Megantic*▲†Compton	See Sherbrooke.
L'Assomption*▲† L'As'pt'n	J. E. Faribault.
Lachine*▲†. Jacq'sCartier	See Montreal.
Lachute*▲† .... Argenteuil	G. E. Bampton.
L'Epiphanie*▲† L'Ass'pt'n	J. E. Faribault.
Laprairie*▲† .... Laprairie	See Montreal.
Laurentides*. L'Assomp'n	R. T. Beaudoin.
Levis*▲† ..... Levis	Charles Darveau.
Longueuil*▲† .....Ch'mbly	See Montreal.
Louiseville*▲† Maskino'ge	A. L. Desauiniers.
Magog*▲† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*▲† .... Rouville	H. G. Paulin.
Mile End*▲† ... Hochelaga	See Montreal.
Montmagny*▲†Montm'g'y	See Levis.
Montreal*▲† ... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
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Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*▲† ..... Nicolet	See Three Rivers.
Ormstown*▲†Chateaugu'y	See Huntingdon.
Papineauville*▲†.. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*▲† .... Megantic	See Victoriaville.
Pt.St. Charles*▲† Hoch'aga	See Montreal.
Quebec*▲† ..... Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*▲† ... Richmond	P. S. G. McKenzie.
Rimouski*▲† ... Rimouski	N. Bernier.
Riviere du Loup*▲†Tem'ta	See Fraserville.
Roberval*▲† ... Chicoutimi	See Quebec.
Shawnigan Falls St. Maurice	See Three Rivers.
Shawville*▲† ..... Pontiac	See Ottawa.
Sherbrooke*▲† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*▲† ..... Richelieu	Ethier & Lefebore.
Stanbridge*▲†E.Missisquoi	Z. V. Cornell.
Stanstead*▲† ... Stanstead	M. F. Hackett.
St. Cesaire*▲† .... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*▲† Champlain	See Quebec.
Ste. Marie* ..... Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*▲† Terrebonne	See Montreal.
St. Francois*▲†DeLaBe'ce	See Montreal.
St. Francois-du-Lac▲† Yamaska	See Nicolet.
St. George* ..... Beauce	See Quebec.
St. Henri*▲† ... Hochelaga	See Montreal.
St. Hyacinthe*▲†St. Hy'he	FONTAINE & FONTAINE.
St. Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*▲† Terrebonne	W. B. Nantel.
St. Johns*▲† .... St. Johns	Paradis & Paradis.
St. Johns Suburb*▲†Quebec	See Quebec.
St Laurent*▲† Jacques Cartier	See Montreal.
St. Remi*▲† .. Napierville	D. Monet.
St. Roch de Quebec*▲†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur* ..... Quebec	See Quebec.
ThetfordMines*▲†Mega'lc	See Quebec.
Three Rivers*▲†St.Mau'ce	N. L. De Noncourt.
Valleyfield*▲†. Beauharn's	L. J. Papineau.
Victoriaville*▲† Athabaska	Crepeau & Crepeau.
Waterloo*▲† ..... Shefford	Charles A. Nutting.
Westmount*▲†.. Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - - $500,000.00
SURPLUS, - - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

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H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
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N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

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Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $3,000,000.
Surplus, 800,000.

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ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.
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GEORGE M. REYNOLDS, Cashier.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

April 24, 1901.

RESOURCES.

Loans and Discounts	$21,175,520 23	
Stocks and Bonds	913,025 20	$22,088,545 43
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		29,242 59
Real Estate		26,060 74
Due from Banks and U. S. Treasurer	$7,603,283 35	
Cash	7,444,468 52	15,047,751 87
		$39,041,600 63

LIABILITIES.

Capital Stock Paid in	$ 3,000,000 00
Surplus Fund	500,000 00
Undivided Profits	337,859 81
Circulation	1,844,150 00
Deposits	33,359,590 82
	$39,041,600 63

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

TRAVELERS! ...SHIPPERS! YOU NEED IN YOUR BUSINESS THE RAND-McNALLY Railway Guide and Hand Book. It is complete and OFFICIAL. $3.00 per year, or 25c per copy, post-paid. See our Sectional 10-cent Guides. AMERICAN RAILWAY GUIDE CO. 164-166 Adams St., Chicago.

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Surplus, 400,000.00

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ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

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MILWAUKEE, WIS.

Capital $1,000,000
Surplus and Profits . 700,000

FARMERS' AND MILLERS' BANK, 1853.
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CHICAGO.

Capital and Surplus, $ 1,300,000
Deposits, ... 14,000,000

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W. P. KOPF, ASSISTANT SECRETARY.

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5, 7, 9, and 11 Nassau Street,

NEW YORK CITY.

Temporary Address, 7 Wall Street.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,434,000
DEPOSITS, . . 60,800,000

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JAS. M. DONALD VICE-PRESIDENT
WM. HALLS, JR., VICE-PRESIDENT
WILLIAM LOGAN, CASHIER
WM. I. LIGHTHIPE, ASSISTANT CASHIER
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